

Month _____		Spending Record													
Monthly Regular Expenses (Generally paid by Cheque/ET/ Cash once a month)		Giving			Debt			Housing				Insurance			Misc. Cash Exp.
(1) Spending Plan	Church	Other	Savings	Credit Cards	Education	Other	Bond/Rental	Maintenance	Lights/Water Rates	Other	Vehicle Pmts.	Car/Home	Car/Home	Misc. Cash Exp.	
(2) Total															
(3) (Over)/Under															
(4) Last Month YTD															
(5) This Month YTD	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
	15	16	17	18	19	20	21	22	23	24	25	26	27	28	
	29	30	31												

* This page allows you to record major monthly expenses for which you typically write just one or two cheques per month.
 • Entries can be recorded as the cheques are written (preferably) or by referring back to the cheque book at a convenient time.
 * Total each category at the end of the month (line 2) and compare to the Spending Plan (line 1). Subtracting line 2 from line 1 gives you an (over) or under the budget figure for that month (line 3).
 * Use the "Monthly Assessment" section to reflect on the future actions that will be helpful in staying on course.

Monthly Assessment		
Area	(Over)/Under	Reason
		Future Action

Areas of Victory _____

Areas to Watch _____