

# Where Does The Money Go?

## Monthly Personal & Family Expenditure Record

Use this sheet to monitor your typical monthly expenditure. You will find it easier if you record your expenses on a daily basis and then fill in the totals at the end of each week. Make sure you make a complete and accurate record – this exercise will only help if you are ready to take an honest look at where your money goes. Remember, you don't need to show this to anyone, so you can put down all those little extras that you just couldn't resist!

Month:.....

	Week 1	Week 2	Week 3	Week 4	Week 5	Totals
<b>Household expenditure</b>						
Mortgage / rent						
Fuel (Gas/Electricity/Oil)						
Household maintenance / repairs						
Council tax						
Water rates						
House insurance						
Life/health insurance						
Telephone - landline & mobile						
TV/Satellite licence & rental						
Computer internet access						
Loan or hp repayments						
Household cleaning eg window cleaner, domestic help						
Other household direct debits						
Bank charges						
Miscellaneous						
<b>Subtotal</b>						
<b>Family expenditure</b>						
Food & household shopping						
Clothing for children						
School equipment & books						
Other school expenses						
Child care costs						
Children's activity expenses						
Pocket money for children						
Fuel for car						
Other car costs						
Gifts for family members						
One-off purchases eg furniture						
Holidays (spent or saved)						
Miscellaneous						
<b>Subtotal</b>						

	<b>Week 1</b>	<b>Week 2</b>	<b>Week 3</b>	<b>Week 4</b>	<b>Week 5</b>	<b>Totals</b>
<b>Work related expenditure</b>						
Training courses						
Travel to work						
Meals at work						
Drinks after work						
Professional memberships						
Miscellaneous						
<b>Subtotal</b>						
<b>Personal expenditure</b>						
Clothes						
Cosmetics						
Cigarettes						
Hair care/beauty treatments						
Dry cleaning						
Sport/hobbies						
Club memberships						
Entertainment/eating out						
CDs/books/magazines/newspapers						
Pension payments						
Gifts for friends						
Charity donations						
Personal direct debits						
Credit/debit cards						
Miscellaneous						
<b>Subtotal</b>						
<b>Weekly Totals</b>						

<b>Total expenditure for the month:</b>	
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