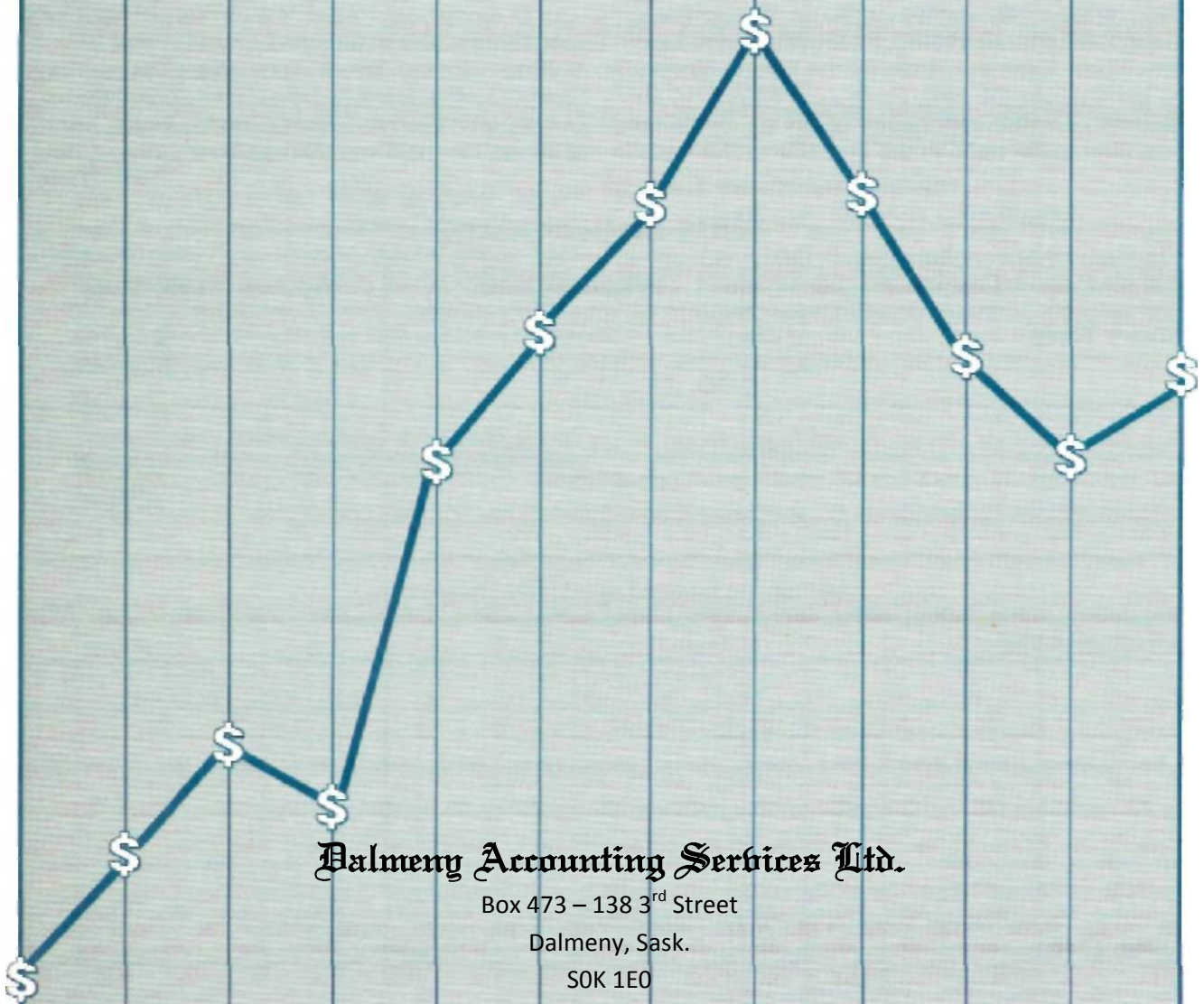# Family Expense Record Book

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Money Management

A spending plan and a recordkeeping system are the two primary tools to help you control your money and gain satisfaction from its use. A spending plan can give your family an opportunity to plan together how your money will be spent. If you think a spending plan is too much work, try it for a month to see if it might be worth the effort. You will need a few months to get the plan working smoothly, but one month will allow you to learn the basis of the system.

Good money management begins with goal setting. Goals give you direction and a purpose for the way you spend your money. As you decide your goals, write down your short-term, intermediate, and long-term goals. Short-term goals are the things you want to accomplish in the next week, next month, in six months, or a year. Intermediate goals are the things you want to get done in the next one to five years. Long-term goals are the things you want to do in the next five or more years. Your goals should be realistic, measurable, and reachable within a given time period.

To be successful, record keeping must be a cooperative effort of all members of your household. The person best qualified should assume major responsibility for the task. However, everyone must cooperate and contribute.

Review your spending plan regularly and revise it so it works for you. Here are some questions you can ask yourself as you spend your money: Is this the best use of money right now? Is there something else I need to use this money for?

If you have trouble reaching your goals, work on disciplining yourself to follow your spending plan. A sincere commitment and dedication to your spending plan can help you manage your money better.

YOUR FAMILY GOALS

Goals	When Wanted	Approximate Cost
Short Term		
Intermediate		
Long Term		

Record of Family Expenses and Savings

The "Record of Family Expenses and Savings" which you will find on the following pages is provided for you to keep a record of your expenses and your savings. There is a page available for each month of the year and a summary page for the end of the year.

Suggestions on How to List Items

1. **Credit Payments**
   List payments you must make each month that are not specifically covered in another category.
2. **Food**
   Include all food purchased for family use. Check grocery store cash register receipts to get a record of food costs. Include all meals eaten away from home, including school lunches.
3. **Housing**
   List house payment or rent, home insurance, repairs such as painting or redecorating, and other improvements. Also include household items such as furniture, carpet, draperies, appliances, lighting fixtures, and insurance on furnishings. Utilities should also be included, as well as cleaning supplies and lawn care.
4. **Clothing**
   Include ready-to-wear garments, sewing materials, shoes, and accessories. Also add clothing repair costs, laundry, and cleaning.

5. **Personal**
   List personal allowances, haircuts, and cosmetics.
6. **Savings and Investments**
   List all money put into savings accounts, mutual funds, or any other investments. Life insurance payments should be listed in this category.
7. **Medical**
   Include doctor, hospital, dental, and drug expenses. List also health insurance premiums.
8. **Education**
   List tuition fees, books, magazines, newspapers, and school supplies.
9. **Recreation**
   Include hobby supplies, movies, organization dues, athletic events, and vacations.
10. **Gifts and Contributions**
    List all gifts and charitable contributions.
11. **Car, Other Transportation, and Insurance**
    Include payments, gas, oil, repairs, tires, parking fees, public transportation expenses, licenses, and insurance.
12. **Other**

Record of Family Living Expenses and Savings

Month:

Date	List Items (Kind and Amount)	1. Credit Payments	2. Food	3. Housing	4. Clothing	5. Personal	6. Savings & Investments	7. Medical	8. Education	9. Recreation	10. Gifts/ Contributions	11. Car/Other Trans./Ins.	12. Other
	Amount Budgeted	$	$	$	$	$	$	$	$	$	$	$	$

Record of Family Living Expenses and Savings

Month: January

Date	List Items (Kind and Amount)	1. Credit Payments	2. Food	3. Housing	4. Clothing	5. Personal	6. Savings & Investments	7. Medical	8. Education	9. Recreation	10. Gifts/ Contributions	11. Car/Other Trans./Ins.	12. Other
	Amount Budgeted	$	$	$	$	$	$	$	$	$	$	$	$
	Total Expense for the Month												

Record of Family Living Expenses and Savings

Month: February

Date	List Items (Kind and Amount)	1. Credit Payments	2. Food	3. Housing	4. Clothing	5. Personal	6. Savings & Investments	7. Medical	8. Education	9. Recreation	10. Gifts/ Contributions	11. Car/Other Trans./Ins.	12. Other
	Amount Budgeted	$	$	$	$	$	$	$	$	$	$	$	$
	Total Expense for the Month												

Record of Family Living Expenses and Savings

Month: March

Date	List Items (Kind and Amount)	1. Credit Payments	2. Food	3. Housing	4. Clothing	5. Personal	6. Savings & Investments	7. Medical	8. Education	9. Recreation	10. Gifts/ Contributions	11. Car/Other Trans./Ins.	12. Other
	Amount Budgeted	$	$	$	$	$	$	$	$	$	$	$	$
	Total Expense for the Month												

Record of Family Living Expenses and Savings

Month: April

Date	List Items (Kind and Amount)	1. Credit Payments	2. Food	3. Housing	4. Clothing	5. Personal	6. Savings & Investments	7. Medical	8. Education	9. Recreation	10. Gifts/ Contributions	11. Car/Other Trans./Ins.	12. Other
	Amount Budgeted	$	$	$	$	$	$	$	$	$	$	$	$
	Total Expense for the Month												

Record of Family Living Expenses and Savings

Month: May

Date	List Items (Kind and Amount)	1. Credit Payments	2. Food	3. Housing	4. Clothing	5. Personal	6. Savings & Investments	7. Medical	8. Education	9. Recreation	10. Gifts/ Contributions	11. Car/Other Trans./Ins.	12. Other
	Amount Budgeted	$	$	$	$	$	$	$	$	$	$	$	$
	Total Expense for the Month												

Record of Family Living Expenses and Savings

Month: June

Date	List Items (Kind and Amount)	1. Credit Payments	2. Food	3. Housing	4. Clothing	5. Personal	6. Savings & Investments	7. Medical	8. Education	9. Recreation	10. Gifts/ Contributions	11. Car/Other Trans./Ins.	12. Other
	Amount Budgeted	$	$	$	$	$	$	$	$	$	$	$	$
	Total Expense for the Month												

Record of Family Living Expenses and Savings

Month: July

Date	List Items (Kind and Amount)	1. Credit Payments	2. Food	3. Housing	4. Clothing	5. Personal	6. Savings & Investments	7. Medical	8. Education	9. Recreation	10. Gifts/ Contributions	11. Car/Other Trans./Ins.	12. Other
	Amount Budgeted	$	$	$	$	$	$	$	$	$	$	$	$
	Total Expense for the Month												

Record of Family Living Expenses and Savings

Month: August

Date	List Items (Kind and Amount)	1. Credit Payments	2. Food	3. Housing	4. Clothing	5. Personal	6. Savings & Investments	7. Medical	8. Education	9. Recreation	10. Gifts/ Contributions	11. Car/Other Trans./Ins.	12. Other
	Amount Budgeted	$	$	$	$	$	$	$	$	$	$	$	$
	Total Expense for the Month												

Record of Family Living Expenses and Savings

Month: September

Date	List Items (Kind and Amount)	1. Credit Payments	2. Food	3. Housing	4. Clothing	5. Personal	6. Savings & Investments	7. Medical	8. Education	9. Recreation	10. Gifts/ Contributions	11. Car/Other Trans./Ins.	12. Other
	Amount Budgeted	$	$	$	$	$	$	$	$	$	$	$	$
	Total Expense for the Month												

Record of Family Living Expenses and Savings

Month: October

Date	List Items (Kind and Amount)	1. Credit Payments	2. Food	3. Housing	4. Clothing	5. Personal	6. Savings & Investments	7. Medical	8. Education	9. Recreation	10. Gifts/ Contributions	11. Car/Other Trans./Ins.	12. Other
	Amount Budgeted	$	$	$	$	$	$	$	$	$	$	$	$
	Total Expense for the Month												

Record of Family Living Expenses and Savings

Month: November

Date	List Items (Kind and Amount)	1. Credit Payments	2. Food	3. Housing	4. Clothing	5. Personal	6. Savings & Investments	7. Medical	8. Education	9. Recreation	10. Gifts/ Contributions	11. Car/Other Trans./Ins.	12. Other
	Amount Budgeted	$	$	$	$	$	$	$	$	$	$	$	$
	Total Expense for the Month												

Record of Family Living Expenses and Savings

Month: December

Date	List Items (Kind and Amount)	1. Credit Payments	2. Food	3. Housing	4. Clothing	5. Personal	6. Savings & Investments	7. Medical	8. Education	9. Recreation	10. Gifts/ Contributions	11. Car/Other Trans./Ins.	12. Other
	Amount Budgeted	$	$	$	$	$	$	$	$	$	$	$	$
	Total Expense for the Month												

Spending Summary

	1. Credit Payments	2. Food	3. Housing	4. Clothing	5. Personal	6. Savings & Investments	7. Medical	8. Education	9. Recreation	10. Gifts/ Contributions	11. Car/Other Trans./Ins.	12. Other
JANUARY												
FEBRUARY												
MARCH												
APRIL												
MAY												
JUNE												
JULY												
AUGUST												
SEPTEMBER												
OCTOBER												
NOVEMBER												
DECEMBER												