

SPENDING TRACKER

Using a spending tracker will give you an accurate picture of where your hard-earned money is going so you can make choices on where you would like it to go. Gain control over your finances by taking a few minutes each week to fill in the tracker. If you prefer a digital option, check with your financial institution or search "expense tracker" on your smart device in the app store.

Determine the expense categories you should include in your tracker. Also, determine how specific you want the categories to be. Ex. Transportation vs breaking down into specific categories, car, gas, insurance, maintenance, public transportation.

GreenPath's counselors can help you put together a budget that would fit your needs. Call today.

877-337-3399

categories

-  **Housing:** Rent/ mortgage, HOA fees, insurance, and property taxes
-  **Utilities:** Electricity, gas, water and sewage, cable, internet, phone
-  **Transportation:** Car payment, gas, insurance, maintenance, transit fares, ride services
-  **Groceries:** Food, beverages, personal care expenses and household supplies
-  **Medical:** Co-payments, medication, eye care, dental care, over-the-counter medical needs, insurance premiums
-  **Dining out:** restaurants, fast food, carry out, and delivery
-  **Entertainment:** Movies, concerts, sporting events
-  **Memberships and subscriptions:** Box stores, streaming services, box subscriptions
-  **Education:** Tuition, school supplies, lunch money, activity fees
-  **Child care:** before or after school care, full time care, and for purposes of entertainment
-  **Pet care:** Food, treats, toys, grooming, and vet bills
-  **Debt repayments:** Credit cards, loans, medical bills, payday loans
-  **Charity:** Donations, religious contributions
-  **Savings:** Emergency fund, vacations, holidays, retirement

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