

Monthly Spending Review Worksheet

1. Total Income This Month:

2. Total Expenses This Month:

3. Breakdown by Category:

Housing: _____

Transportation: _____

Groceries: _____

Dining Out: _____

Utilities: _____

Subscriptions: _____

Entertainment: _____

Healthcare: _____

Debt Payments: _____

Savings: _____

4. Biggest Surprise Expense:

5. Money Leaks (Low-value purchases):

6. What Can I Cut or Reduce Next Month?

7. Financial Goal for Next Month:

8. Notes & Reflections:
