



Out-of-Pocket Spending Tracker

The following pages contain two copies of the **Out-of-Pocket Spending Tracker** booklet. Carry one of these booklets with you in order to keep track of how you are spending your hard-earned money.

To assemble the booklets:

1. Copy the double-sided page of this handout.
2. Trim the excess paper at the margin by cutting along the dotted line next to the holes.
3. Cut in half on the dotted line that divides the two booklets.
4. Fold each booklet in half. Then fold it in half again so that the booklet is folded into fourths with the “Other/misc. items” page as the back cover.
5. You’re ready to start tracking your spending! Record each expense in its matching category as you go.

Household products	Toiletries
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\$	\$

Beauty/hair care	Other/misc. items
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\$	\$
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Other/misc. items	
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Take me with you and write down every out-of-pocket expense — it will help you track how you spend your hard-earned dollars.



Dates: _____ to _____
Making Money Count
University of Missouri Extension

Household products	Toiletries
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Beauty/hair care	Other/misc. items
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Other/misc. items	
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