

# Using a Check Register To Track Your Expenses



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# MSU Check Register Tracking System

MontGuide 198703 HR



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# Front Cover

MSU Check Register Tracking System



Transform your ordinary checkbook into a handy tool for tracking expenses—checks, cash, credit cards and debit cards.



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# Back Cover

MSU Check Register Tracking System

Beginning date from \_\_\_\_\_ to \_\_\_\_\_

Check numbers from \_\_\_\_\_ to \_\_\_\_\_



Additional copies of this item are available from Montana State University Extension Publications. Please call (406) 994-3273 for current prices and ordering information.

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# Example of Items

## Typical Expense Category Descriptions

Housing	Food	Trans.	Clothing/ Pers. Care	Medical	Recr.	Gifts/ Contrib.
rent/ mortgage	groceries	gasoline	clothes	doctor	movies	gifts
	eating out	insurance	makeup	dentist	trips	cards
electricity	snacks	oil	cleaning	glasses	hobbies	donations
trash removal	lunches	repairs	shoes	medicine	sports	
gas	breaks	license	haircuts	insurance	club dues	
telephone		parking				
water						

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## Blank Page for Your Expenses

My Expense Category Descriptions

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## Register System

- Example 1 (top of page 2)
- 7 categories to track:
  - Food, Housing, Transportation, Clothes, Personal Care, Medical, Recreation



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## Register System

- Planned spending amounts by category
  - Food=\$300
  - Housing=\$590
- Checking account balance
  - \$300



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## Example 1:

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT				
NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT DEBIT	CREDIT BALANCE
			\$	\$

Example 1: before applying adhesive labels

MAY RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT									
NUMBER	DATE	FOOD	HOUSING	TRANS.	CLOTHES	PERS. CARE	MED.	REC.	BALANCE
TOTAL	1530	300.00	590.00	360.00	120.00	30.00	50.00	80.00	\$ 300.00

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## Example 2: Recording Expenses

MAY RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT									
NUMBER	DATE	FOOD	HOUSING	TRANS.	CLOTHES	PERS. CARE	MED.	REC.	BALANCE
TOTAL	1530	300.00	590.00	360.00	120.00	30.00	50.00	80.00	\$ 300.00
511	5/1					-9.06			9.06
						20.94			290.94
	5/11								1022.93
DEPOSIT									1313.92
CASH	5/15								50.00
WITHDRAWAL									1263.92

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## Example 2: Record Expenses

- Check 511 to K-mart
- \$9.06 listed twice
  - Under personal care
  - Checking account balance



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## Example 2: Expenses



- \$20.94 left personal care category
- \$290.94 checking account balance

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## Example 3: Circle=Cash Box=Credit

MAY RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT									
NUMBER	DATE	FOOD	HOUSING	TRANS.	CLOTHES PERS. CARE	MEDICAL	REC.	CREDIT CARD	BALANCE
		125.00	680.00	150.00		50.00		1500.00	\$ 300.00
DEPOSIT	5/11								1600.00
DCI	5/1		-550.00						1900.00
HOUSE PAYMENT			130.00						1350.00
DCI	5/2	-51.00							51.00
GROCERIES	5/4								1299.00
PENNEYS	5/5				-24.00				1299.00
CLINIC	5/5				21.00	-15.00			1299.00
AUTO REPAIR	5/5			-130.00		35.00			1299.00
TACO JOHN'S	5/3	70.98		20.00				-130.00	1299.00
OSCO	5/3	-25.98	-16.42		-19.42				60.50
OSCO		44.97	113.40		2.58				1239.50

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## Example 3: Cash/Debit Card



- \$3.75 food
- \$24.00 clothes
- \$15.00 medical
- Items are circled

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## Credit Card Charges



- Credit Card expense 5/5
- Auto Repair \$130
- Listed under Trans. & Credit Card Columns
- Total--credit card column

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## Example 4: Adding Expenses

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT									
NUMBER	DATE	FOOD	HOUSING	TRANS.	CLOTHES	PERS. CARE	MED.	REC.	BALANCE
		300.00	590.00	360.00	120.00	30.00	50.00	80.00	\$ 1070.50
BUDGET									
		1530.00							
809	10/11			10.00					10.50
GAS									1060.00
810	10/11		-434.00						434.00
MORTGAGE									626.00
811	10/12				+12.75				12.75
GAS					23.25				613.25
812	10/13		+12.25						12.95
CABLE			446.25						600.30
813	10/13		+95.00						95.00
MPC			541.25						505.30

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## Rounding

- Round up or down in budget category section

- \$9.06 = \$9.00
- \$9.67 = \$10.00



