Monthly Expense Tracker

One line per expense. Write enough that future-you knows what it was.

MONTH _____

YEAR _____

DATE	WHAT YOU BOUGHT	WHERE	CATEGORY	AMOUNT

TOTALS BY CATEGORY	TOTAL

Income this month	$
Expenses this month	$
Left over (income minus expenses)	**$**

A good line shows the **amount, date, place, and what it was for**. That's the IRS test for an adequate record (Pub. 463). Works for the kitchen-table budget too.

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Business Expense Tracker

Every line maps to a Schedule C category, so the deduction survives tax time.

MONTH _____

BUSINESS _____

SCHEDULE C CATEGORY KEY: WRITE THE LINE NUMBER IN THE "SCH. C LINE" COLUMN (2025 FORM; CHECK YOUR YEAR)

8 Advertising	**9** Car & truck	**10** Commissions & fees	**11** Contract labor
15 Insurance	**16** Interest	**17** Legal & professional	**18** Office expense
20 Rent or lease	**21** Repairs & maintenance	**22** Supplies	**23** Taxes & licenses
24a Travel	**24b** Meals (50%)	**25** Utilities	**27b** Other expenses

DATE	WHAT YOU BOUGHT & WHERE	SCH. C LINE	PAID WITH	AMOUNT

TOTALS BY SCHEDULE C LINE	TOTAL

Business income this month	$
Business expenses this month	$
Profit (income minus expenses)	**$**

Keep the receipt behind every line. The sheet is your index; the receipt is your proof: amount, date, place, and what it was for (Pub. 463).

2026 Mileage Log

Date, where you went, why, and the miles. That's the whole job.

VEHICLE _____

YEAR 2026

2026 IRS business rate: **72.5¢ per mile**. Every business mile you write down is worth $0.725 on your Schedule C (cars, vans, and pickups).

DATE	WHERE YOU WENT	BUSINESS PURPOSE	START	END	MILES

Total business miles _____

Miles × $0.725 = your deduction **$**

Example: 5,000 business miles × $0.725 = **$3,625**. Log the drive the day it happens. A reconstructed log is the first thing an audit picks apart.

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