

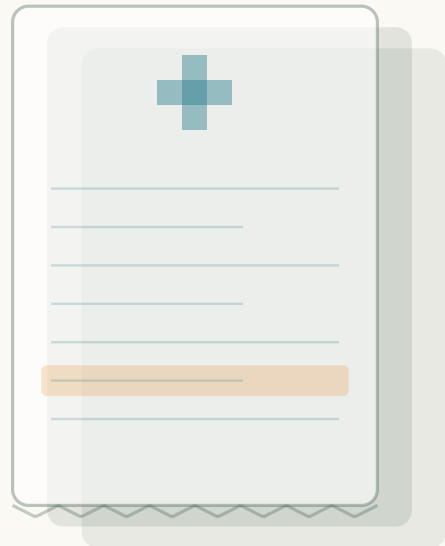


A FREE ARDENT WORKSHOP STARTER

Medical Expense Log Starter

One row per bill or EOB — billed, plan paid and your share, added up and netted against what came back.

Free starter · 1 tab · no signup



One log. Every medical cost, added up.

The Medical Expense Log Starter is a single free tab: one row per bill, EOB or receipt. Log what you were billed, what the plan paid, and your share, and the sheet works out your net cost — what was paid back subtracted out — the moment you type it in. It opens already holding 52 example expenses from the worked example inside the full Medical Expense Tracker — a fictional household, Jordan, Riley and Avery, each marked "(example)" — so you can see it working before you log an expense of your own.

Make it yours first. Type your household's names over the example names in the BY PERSON slots — the Person drop-down reads them from there — then select the example entries (cells A6:J57) and press Delete.

1. Read the bill or the plan's Explanation of Benefits (EOB) for three numbers: what was billed, what the plan paid, and your share.
2. Type the date, who it was for, a category, the provider, and those three amounts. If you were paid back later (by the plan, an HSA or an FSA), type that amount under Reimbursed.
3. Net cost to you works itself out — your share, minus anything reimbursed — no button, nothing to run.
4. The Totals block beside the log keeps a running total for the whole household, broken down by person and by category, as you add rows.
5. Bring the sheet to an appointment, a claim call, or tax time — exactly what you logged, added up.

Reading the totals. The Totals block has three parts: All expenses (the household total), By person, and By category — each with the same five columns as the log's money fields, so a person's or a category's total is always the same shape as the log itself.

Opens in Excel; for Google Sheets, use File > Import and upload the file.

One log, added up. The full tracker knows what happens to the money next.

This starter tells you what you were billed and what it cost you. It doesn't know how close you are to a deductible, what an HSA or FSA can still pay back, or whether the year clears the tax threshold.

WHAT THE FULL MEDICAL EXPENSE TRACKER ADDS

Plan Progress tracks each person's — and the family's — deductible and out-of-pocket progress as expenses come in. The **HSA & FSA** tab keeps an HSA reimbursement "shoebox" balance and counts down the FSA's use-it-or-lose-it deadline. A **Tax Summary** checks the year's eligible costs — plus mileage at the IRS medical rate — against Publication 502's 7.5%-of-AGI threshold, compared with itemizing against the standard deduction. And the log itself ages a submitted claim and flags paperwork still missing before it prompts a follow-up. **A one-time purchase you keep — no app, no subscription, no account. [Get the full Medical Expense Tracker >](#)**

See the full range at ardentworkshop.com.

The example expenses are from a fictional household — not real people or real medical bills. This starter is a record you keep, not tax, insurance or medical advice.

© Ardent Workshop LLC. This free starter is yours to keep and to share as-is. Please don't resell it.