

# PERSONAL MONTHLY BUDGET

## PROJECTED MONTHLY INCOME

|                             |  |
|-----------------------------|--|
| Income 1                    |  |
| Extra income                |  |
| <b>Total monthly income</b> |  |

## ACTUAL MONTHLY INCOME

|                             |  |
|-----------------------------|--|
| Income 1                    |  |
| Extra income                |  |
| <b>Total monthly income</b> |  |

## PROJECTED BALANCE

(Projected income minus expenses) \$ \_\_\_\_\_

## ACTUAL BALANCE

(Actual income minus expenses) \$ \_\_\_\_\_

## DIFFERENCE

(Actual minus projected) \$ \_\_\_\_\_

## HOUSING

|                       | PROJECTED COST | ACTUAL COST | DIFFERENCE |
|-----------------------|----------------|-------------|------------|
| Mortgage / rent       |                |             |            |
| Phone                 |                |             |            |
| Electricity           |                |             |            |
| Gas                   |                |             |            |
| Water & sewer         |                |             |            |
| Cable                 |                |             |            |
| Waste removal         |                |             |            |
| Maintenance / repairs |                |             |            |
| Supplies              |                |             |            |
| Other                 |                |             |            |
| <b>Subtotal</b>       |                |             |            |

## LOANS

|                 | PROJECTED COST | ACTUAL COST | DIFFERENCE |
|-----------------|----------------|-------------|------------|
| Personal        |                |             |            |
| Student         |                |             |            |
| Credit card     |                |             |            |
| Credit card     |                |             |            |
| Credit card     |                |             |            |
| Other           |                |             |            |
| <b>Subtotal</b> |                |             |            |

## INSURANCE

|      | PROJECTED COST | ACTUAL COST | DIFFERENCE |
|------|----------------|-------------|------------|
| Home |                |             |            |

## ENTERTAINMENT

|                 | PROJECTED COST | ACTUAL COST | DIFFERENCE |
|-----------------|----------------|-------------|------------|
| Movies          |                |             |            |
| Concerts        |                |             |            |
| Sporting events |                |             |            |
| Live theater    |                |             |            |
| Other           |                |             |            |
| Other           |                |             |            |
| Other           |                |             |            |
| <b>Subtotal</b> |                |             |            |

## TRANSPORTATION

|                 | PROJECTED COST | ACTUAL COST | DIFFERENCE |
|-----------------|----------------|-------------|------------|
| Vehicle payment |                |             |            |
| Bus / taxi fare |                |             |            |
| Insurance       |                |             |            |
| Licensing       |                |             |            |
| Fuel            |                |             |            |
| Maintenance     |                |             |            |
| Other           |                |             |            |
| <b>Subtotal</b> |                |             |            |

## TAXES

|         | PROJECTED COST | ACTUAL COST | DIFFERENCE |
|---------|----------------|-------------|------------|
| Federal |                |             |            |
| State   |                |             |            |
| Local   |                |             |            |

|                 |  |  |  |
|-----------------|--|--|--|
| Health          |  |  |  |
| Life            |  |  |  |
| Auto            |  |  |  |
| Other           |  |  |  |
| <b>Subtotal</b> |  |  |  |

| <b>FOOD</b>     |                |             |            |
|-----------------|----------------|-------------|------------|
|                 | PROJECTED COST | ACTUAL COST | DIFFERENCE |
| Groceries       |                |             |            |
| Dining out      |                |             |            |
| Other           |                |             |            |
| <b>Subtotal</b> |                |             |            |

| <b>PETS</b>     |                |             |            |
|-----------------|----------------|-------------|------------|
|                 | PROJECTED COST | ACTUAL COST | DIFFERENCE |
| Foods           |                |             |            |
| Medical         |                |             |            |
| Grooming        |                |             |            |
| Toys            |                |             |            |
| Other           |                |             |            |
| <b>Subtotal</b> |                |             |            |

| <b>PERSONAL CARE</b>     |                |             |            |
|--------------------------|----------------|-------------|------------|
|                          | PROJECTED COST | ACTUAL COST | DIFFERENCE |
| Medical                  |                |             |            |
| Hair / nails             |                |             |            |
| Clothing                 |                |             |            |
| Dry cleaning             |                |             |            |
| Health club              |                |             |            |
| Organization dues / fees |                |             |            |
| Other                    |                |             |            |
| <b>Subtotal</b>          |                |             |            |

|                 |  |  |  |
|-----------------|--|--|--|
| Other           |  |  |  |
| <b>Subtotal</b> |  |  |  |

| <b>SAVINGS / INVESTMENTS</b> |                |             |            |
|------------------------------|----------------|-------------|------------|
|                              | PROJECTED COST | ACTUAL COST | DIFFERENCE |
| Retirement account           |                |             |            |
| Investment account           |                |             |            |
| Other                        |                |             |            |
| <b>Subtotal</b>              |                |             |            |

| <b>LEGAL</b>                 |                |             |            |
|------------------------------|----------------|-------------|------------|
|                              | PROJECTED COST | ACTUAL COST | DIFFERENCE |
| Attorney                     |                |             |            |
| Alimony                      |                |             |            |
| Payments on lien or judgment |                |             |            |
| Other                        |                |             |            |
| <b>Subtotal</b>              |                |             |            |

| <b>GIFTS &amp; DONATIONS</b> |                |             |            |
|------------------------------|----------------|-------------|------------|
|                              | PROJECTED COST | ACTUAL COST | DIFFERENCE |
| Charity 1                    |                |             |            |
| Charity 2                    |                |             |            |
| Charity 3                    |                |             |            |
| <b>Subtotal</b>              |                |             |            |

|                                      |
|--------------------------------------|
| <b>TOTAL PROJECTED COST</b> \$ _____ |
| <b>TOTAL ACTUAL COST</b> \$ _____    |
| <b>TOTAL DIFFERENCE</b> \$ _____     |

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