

# Personal Monthly Budget

PROJECTED MONTHLY INCOME	Income 1	\$2,500
	Extra income	\$500
	Total monthly income	\$3,000
ACTUAL MONTHLY INCOME	Income 1	\$2,500
	Extra income	\$500
	Total monthly income	\$3,000

HOUSING	Projected Cost	Actual Cost	Difference
Mortgage or rent	\$1,500	\$1,400	● \$100
Phone	\$60	\$100	◆ -\$40
Electricity	\$50	\$60	▲ -\$10
Gas	\$200	\$180	● \$20
Water and sewer			● \$0
Cable			● \$0
Waste removal			● \$0
Maintenance or repairs			● \$0
Supplies			● \$0
Other			● \$0
Total	\$1,810	\$1,740	● \$70

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment	\$250	\$250	● \$0
Bus/taxi fare			● \$0
Insurance			● \$0
Licensing			● \$0
Fuel			● \$0
Maintenance			● \$0
Other			● \$0
Total	\$250	\$250	● \$0

INSURANCE	Projected Cost	Actual Cost	Difference
Home			● \$0
Health			● \$0
Life			● \$0
Other			● \$0
Total	\$0	\$0	● \$0

FOOD	Projected Cost	Actual Cost	Difference
Groceries			● \$0
Dining out			● \$0
Other			● \$0
Total	\$0	\$0	● \$0

PETS	Projected Cost	Actual Cost	Difference
Food			● \$0
Medical			● \$0
Grooming			● \$0
Toys			● \$0
Other			● \$0
Total	\$0	\$0	● \$0

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical			● \$0
Hair/nails			● \$0
Clothing			● \$0
Dry cleaning			● \$0
Health club			● \$0
Organization dues or fees			● \$0
Other			● \$0
Total	\$0	\$0	● \$0

PROJECTED BALANCE (Projected income minus expenses)	\$940
ACTUAL BALANCE (Actual income minus expenses)	\$960
DIFFERENCE (Actual minus projected)	\$20

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Video/DVD	\$0	\$50	◆ -\$50
CDs			● \$0
Movies			● \$0
Concerts			● \$0
Sporting events			● \$0
Live theater			● \$0
Other			● \$0
Other			● \$0
Other			● \$0
Total	\$0	\$50	◆ -\$50

LOANS	Projected Cost	Actual Cost	Difference
Personal			● \$0
Student			● \$0
Credit card			● \$0
Credit card			● \$0
Credit card			● \$0
Other			● \$0
Total	\$0	\$0	● \$0

TAXES	Projected Cost	Actual Cost	Difference
Federal			● \$0
State			● \$0
Local			● \$0
Other			● \$0
Total	\$0	\$0	● \$0

SAVINGS OR INVESTMENTS	Projected Cost	Actual Cost	Difference
Retirement account			● \$0
Investment account			● \$0
Other			● \$0
Total	\$0	\$0	● \$0

GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Charity 1			● \$0
Charity 2			● \$0
Charity 3			● \$0
Total	\$0	\$0	● \$0

LEGAL	Projected Cost	Actual Cost	Difference
Attorney			● \$0
Alimony			● \$0
Payments on lien or judgment			● \$0
Other			● \$0
Total	\$0	\$0	● \$0

TOTAL PROJECTED COST	\$2,060
TOTAL ACTUAL COST	\$2,040
TOTAL DIFFERENCE	\$20