

MONTHLY PERSONAL FINANCIAL REPORT

Start Date
1 January 2035

End Date
31 January 2035

Income Report

Source	Budgeted	Actual	Difference
Salary/Income	\$4,000	\$4,200	+\$200
Freelance Projects	\$300	\$250	-\$50
Investments	\$100	\$50	-\$50
Other Income	\$100	\$0	-\$100
Total Income	\$4,500	\$4,500	\$0



Expenses Report

Source	Budgeted	Actual	Difference
Housing (Rent/Mortgage)	\$1,200	\$1,200	\$0
Utilities (Electricity, Water)	\$150	\$140	-\$10
Groceries	\$500	\$450	-\$50
Transportation (Fuel)	\$100	\$120	+\$20
Total Expenses	\$1,950	\$1,910	-\$40

Notes

- Income slightly exceeded the budget, mainly due to a salary increase.
- Expenses were within the planned budget, with minor overspending in entertainment and transportation.
- The Savings target was met and exceeded expectations by \$100.