

	A	B	C	D	E
1					
2		Overview of Personal Budget			
3					
4			Budget Period January'2023		
5					
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Income	Projected Income	Actual Income	Difference
Salary	\$4,500	\$4,500	\$0
Dividend	\$1,000	\$1,020	\$20
Pension/Benefit	\$500	\$620	\$120
Interest	\$250	\$250	\$0
Other Income	\$500	\$450	-\$50
Subtotal	\$6,750	\$6,840	\$90

Necessary Expenses	Projected Expense	Actual Expense	Difference
Health/Medical	\$200	\$197	-\$3
Groceries	\$250	\$246	-\$4
Clothes	\$300	\$318	\$18
Childcare	\$140	\$160	\$20
Oil	\$500	\$574	\$74

Budget in Excel

	A	B	C	D	E	F	G	H	I	J	K
1	Summary	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
2	Total Income	37000	38630	38089	37874	37318	38532	38825	38328	38535	37567
3	Total Expenses	27100	24800	25213	24409	24662	25320	25076	24428	25088	24869
4	Net Income(Income-Expense)	9900	13830	12876	13465	12656	13212	13749	13900	13447	12698
5											
6	EARNINGS										
7		Income (Salary & others)			37000	38630	38089	37874	37318	38532	38825
8											
9	EXPENSES										
10		Home & utilities			10000	9209	9445	9333	9400	9891	9817
11		Insurance & financial section			2500	2250	2286	2346	2230	2307	2468
12		Obligations			2000	2000	2000	2000	2000	2000	2000
13		Groceries			5000	4146	4587	4409	4266	4862	4659

	A	B	C	D	E
1	Summary	Jan	Feb	Mar	Apr
2	Total Income	37000	38630	38089	37874
3	Total Expenses				
4	Net Income(Income-				
5					
6	EARNINGS				
7		Income (Salary & others)			37000
8					
9	EXPENSES	Home & utilities			10000
10		Insurance & financial section			2500
11		Obligations			2000
12		Groceries			5000
13		Personal & medical expense			1000
14		Cosmetics & toiletries spending's			1500
15		Entertainment & dine out			3000
16		Transportation fares			900
17		Child Care			1200
18					
19	TOTAL EXPENSE				=SUM(E9:E17)