

	A	B	C	D	E
1					
2		Overview of Personal Budget			
3					
4		Budget Period		<u>January'2023</u>	
5					
6					
7	Income	Projected Income	Actual Income	Difference	
8	Salary	\$4,500	\$4,500	\$0	
9	Dividend	\$1,000	\$1,020	\$20	
10	Pension/Benefit	\$500	\$620	\$120	
11	Interest	\$250	\$250	\$0	
12	Other Income	\$500	\$450	-\$50	
13	Subtotal	\$6,750	\$6,840	\$90	
14					
15	Necessary Expenses	Projected Expense	Actual Expense	Difference	
16	Health/Medical	\$200	\$197	-\$3	
17	Groceries	\$250	\$246	-\$4	
18	Clothes	\$300	\$318	\$18	
19	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		Home & utilities	10000	9209	9445	9333	9400	9891	9817	
10			Insurance & financial section	2500	2250	2286	2346	2230	2307	2468	
11			Obligations	2000	2000	2000	2000	2000	2000	2000	
12			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)