

Person Name	John A Sample
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Monthly Income	Cost
Income Income	\$4,519
Extra Income	\$25
Total Monthly Income	\$4,544

Expenses	Cost
Mortgage or Rent	\$1,484
Phone	\$99
Electricity	\$208
Housing Subtotal	\$1,791

Loans	Cost
Personal	\$1,177
Student	\$145
Credit Card	\$484
Loans Subtotal	\$1,806

Insurance	Cost
Home	\$129
Health	\$63
Life	\$85
Insurance Subtotal	\$277

Total Actual Cost	\$3,874
Actual Balance	\$670