

Person Name	Jane Q Public
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Monthly Income	Cost
Income Income	\$5,067
Extra Income	\$25
Total Monthly Income	\$5,092

Expenses	Cost
Mortgage or Rent	\$1,063
Phone	\$91
Electricity	\$111
Housing Subtotal	\$1,265

Loans	Cost
Personal	\$1,758
Student	\$3
Credit Card	\$429
Loans Subtotal	\$2,190

Insurance	Cost
Home	\$115
Health	\$74
Life	\$45
Insurance Subtotal	\$234

Total Actual Cost	\$3,689
Actual Balance	\$1,403