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| Person Name | Sally Sample |
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| Monthly Income | Cost |
| Income Income | \$8,075 |
| Extra Income | \$75 |
| Total Monthly Income | \$8,150 |

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|-------------------------|----------------|
| Expenses | Cost |
| Mortgage or Rent | \$1,756 |
| Phone | \$75 |
| Electricity | \$204 |
| Housing Subtotal | \$2,035 |

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| Loans | Cost |
| Personal | \$2,338 |
| Student | \$663 |
| Credit Card | \$498 |
| Loans Subtotal | \$3,499 |

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|---------------------------|--------------|
| Insurance | Cost |
| Home | \$254 |
| Health | \$70 |
| Life | \$80 |
| Insurance Subtotal | \$404 |

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|--------------------------|----------------|
| Total Actual Cost | \$5,938 |
| Actual Balance | \$2,212 |