

Person Name	Janice Sample
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Monthly Income	Cost
Income Income	\$4,394
Extra Income	\$68
Total Monthly Income	\$4,462

Expenses	Cost
Mortgage or Rent	\$1,738
Phone	\$81
Electricity	\$176
Housing Subtotal	\$1,995

Loans	Cost
Personal	\$966
Student	\$625
Credit Card	\$283
Loans Subtotal	\$1,874

Insurance	Cost
Home	\$285
Health	\$61
Life	\$62
Insurance Subtotal	\$408

Total Actual Cost	\$4,277
Actual Balance	\$185