

# Personal Monthly Budget

Courtesy of:



<b>PROJECTED MONTHLY INCOME</b>	Income 1	
	Extra income	
	<b>Total monthly income</b>	

<b>ACTUAL MONTHLY INCOME</b>	Income 1	
	Extra income	
	<b>Total monthly income</b>	

<b>PROJECTED BALANCE</b> (Projected income minus expenses)	
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<b>ACTUAL BALANCE</b> (Actual income minus expenses)	
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<b>DIFFERENCE</b> (Actual minus projected)	
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<b>HOUSING</b>	Projected Cost	Actual Cost	Difference
Mortgage or rent			
Phone			
Electricity			
Gas			
Water and sewer			
Cable			
Waste removal			
Maintenance or repairs			
Supplies			
Other			
<b>Subtotals</b>			

<b>ENTERTAINMENT</b>	Projected Cost	Actual Cost	Difference
Video/DVD			
CDs			
Movies			
Concerts			
Sporting events			
Live theater			
Other			
Other			
Other			
<b>Subtotals</b>			

<b>TRANSPORTATION</b>	Projected Cost	Actual Cost	Difference
Vehicle payment			
Bus/taxi fare			
Insurance			
Licensing			
Fuel			
Maintenance			
Other			
<b>Subtotals</b>			

<b>LOANS</b>	Projected Cost	Actual Cost	Difference
Personal			
Student			
Credit card			
Credit card			
Credit card			
Other			
<b>Subtotals</b>			

<b>INSURANCE</b>	Projected Cost	Actual Cost	Difference
Home			
Health			
Life			
Other			
<b>Subtotals</b>			

<b>TAXES</b>	Projected Cost	Actual Cost	Difference
Federal			
State			
Local			
Other			
<b>Subtotals</b>			

<b>FOOD</b>	Projected Cost	Actual Cost	Difference
Groceries			
Dining out			
Other			
<b>Subtotals</b>			

<b>SAVINGS OR INVESTMENTS</b>	Projected Cost	Actual Cost	Difference
Retirement account			
Investment account			
Other			
<b>Subtotals</b>			

<b>PETS</b>	Projected Cost	Actual Cost	Difference
Food			
Medical			
Grooming			
Toys			
Other			
<b>Subtotals</b>			

<b>GIFTS AND DONATIONS</b>	Projected Cost	Actual Cost	Difference
Charity 1			
Charity 2			
Charity 3			
<b>Subtotals</b>			

<b>PERSONAL CARE</b>	Projected Cost	Actual Cost	Difference
Medical			
Hair/nails			
Clothing			
Dry cleaning			
Health club			
Organization dues or fees			
Other			
<b>Subtotals</b>			

<b>LEGAL</b>	Projected Cost	Actual Cost	Difference
Attorney			
Alimony			
Payments on lien or judgment			
Other			
<b>Subtotals</b>			

<b>TOTAL PROJECTED COST</b>	
<b>TOTAL ACTUAL COST</b>	
<b>TOTAL DIFFERENCE</b>	