



# Personal monthly budget

## Projected monthly income

Income 1	\$4 300,00
Extra income	\$300,00
<b>Total monthly income</b>	<b>\$4 600,00</b>

## Actual monthly income

Income 1	\$4 000,00
Extra income	\$300,00
<b>Total monthly income</b>	<b>\$4 300,00</b>

**Projected balance**  
(Projected income minus expenses) **\$3 405,00**

**Actual balance**  
(Actual income minus expenses) **\$3 064,00**

**Difference**  
(Actual minus projected) **(\$341,00)**

## Housing

Category	Projected cost	Actual cost	Difference
Mortgage or rent	\$1 000,00	\$1 000,00	\$0,00
Phone	\$54,00	\$100,00	-\$46,00
Electricity	\$44,00	\$56,00	-\$12,00
Gas	\$22,00	\$28,00	-\$6,00
Water and sewer	\$8,00	\$8,00	\$0,00
Cable	\$34,00	\$34,00	\$0,00
Waste removal	\$10,00	\$10,00	\$0,00
Maintenance or repairs	\$23,00	\$0,00	\$23,00
Supplies	\$0,00	\$0,00	\$0,00
Other	\$0,00	\$0,00	\$0,00
<b>Subtotal</b>			<b>-\$41,00</b>

## Entertainment

Category	Projected cost	Actual cost	Difference
Video/DVD			\$0,00
CDs			\$0,00
Movies			\$0,00
Concerts			\$0,00
Sporting events			\$0,00
Live theater			\$0,00
Other			\$0,00
Other			\$0,00
Other			\$0,00
<b>Subtotal</b>			<b>\$0,00</b>

## Transportation

Category	Projected cost	Actual cost	Difference
Vehicle payment			\$0,00
Bus/taxi fare			\$0,00
Insurance			\$0,00
Licensing			\$0,00
Fuel			\$0,00
Maintenance			\$0,00
Other			\$0,00
<b>Subtotal</b>			<b>\$0,00</b>

## Loans

Category	Projected cost	Actual cost	Difference
Personal			\$0,00
Student			\$0,00
Credit card			\$0,00
Credit card			\$0,00
Credit card			\$0,00
Other			\$0,00
<b>Subtotal</b>			<b>\$0,00</b>

## Insurance

## Taxes

Category	Projected cost	Actual cost	Difference
Home			\$0,00
Health			\$0,00
Life			\$0,00
Other			\$0,00
<b>Subtotal</b>			<b>\$0,00</b>

### Food

Category	Projected cost	Actual cost	Difference
Groceries			\$0,00
Dining out			\$0,00
Other			\$0,00
<b>Subtotal</b>			<b>\$0,00</b>

### Pets

Category	Projected cost	Actual cost	Difference
Food			\$0,00
Medical			\$0,00
Grooming			\$0,00
Toys			\$0,00
Other			\$0,00
<b>Subtotal</b>			<b>\$0,00</b>

### Personal care

Category	Projected cost	Actual cost	Difference
Medical			\$0,00
Hair/nails			\$0,00
Clothing			\$0,00
Dry cleaning			\$0,00
Health club			\$0,00
Organization dues or fees			\$0,00
Other			\$0,00
<b>Subtotal</b>			<b>\$0,00</b>

Category	Projected cost	Actual cost	Difference
Federal			\$0,00
State			\$0,00
Local			\$0,00
Other			\$0,00
<b>Subtotal</b>			<b>\$0,00</b>

### Savings or investments

Category	Projected cost	Actual cost	Difference
Retirement account			\$0,00
Investment account			\$0,00
Other			\$0,00
<b>Subtotal</b>			<b>\$0,00</b>

### Gifts and donations

Category	Projected cost	Actual cost	Difference
Charity 1			\$0,00
Charity 2			\$0,00
Charity 3			\$0,00
<b>Subtotal</b>			<b>\$0,00</b>

### Legal

Category	Projected cost	Actual cost	Difference
Attorney			\$0,00
Alimony			\$0,00
Payments on lien or judgment			\$0,00
Other			\$0,00
<b>Subtotal</b>			<b>\$0,00</b>

**Total projected cost** \$1 195,00

**Total actual cost** \$1 236,00

**Total difference** **(\$41,00)**