

# PERSONAL MONTHLY BUDGET

|                          |                      |  |
|--------------------------|----------------------|--|
| PROJECTED MONTHLY INCOME | Income 1             |  |
|                          | Extra income         |  |
|                          | Total monthly income |  |

|                       |                      |  |
|-----------------------|----------------------|--|
| ACTUAL MONTHLY INCOME | Income 1             |  |
|                       | Extra income         |  |
|                       | Total monthly income |  |

|                                                        |  |
|--------------------------------------------------------|--|
| PROJECTED BALANCE<br>(Projected income minus expenses) |  |
| ACTUAL BALANCE<br>(Actual income minus expenses)       |  |
| DIFFERENCE<br>(Actual minus projected)                 |  |

| HOUSING                | Projected Cost | Actual Cost | Difference |
|------------------------|----------------|-------------|------------|
| Mortgage or rent       |                |             |            |
| Phone                  |                |             |            |
| Electricity            |                |             |            |
| Gas                    |                |             |            |
| Water and sewer        |                |             |            |
| Cable                  |                |             |            |
| Waste removal          |                |             |            |
| Maintenance or repairs |                |             |            |
| Supplies               |                |             |            |
| Other                  |                |             |            |
| <b>Subtotal</b>        |                |             |            |

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

| INSURANCE       | Projected Cost | Actual Cost | Difference |
|-----------------|----------------|-------------|------------|
| Home            |                |             |            |
| Health          |                |             |            |
| Life            |                |             |            |
| Other           |                |             |            |
| <b>Subtotal</b> |                |             |            |

| FOOD            | Projected Cost | Actual Cost | Difference |
|-----------------|----------------|-------------|------------|
| Groceries       |                |             |            |
| Dining out      |                |             |            |
| Other           |                |             |            |
| <b>Subtotal</b> |                |             |            |

| PETS            | Projected Cost | Actual Cost | Difference |
|-----------------|----------------|-------------|------------|
| Food            |                |             |            |
| Medical         |                |             |            |
| Grooming        |                |             |            |
| Toys            |                |             |            |
| Other           |                |             |            |
| <b>Subtotal</b> |                |             |            |

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

| ENTERTAINMENT   | Projected Cost | Actual Cost | Difference |
|-----------------|----------------|-------------|------------|
| Night out       |                |             |            |
| Music platforms |                |             |            |
| Movies          |                |             |            |
| Concerts        |                |             |            |
| Sporting events |                |             |            |
| Live theater    |                |             |            |
| Other           |                |             |            |
| Other           |                |             |            |
| Other           |                |             |            |
| <b>Subtotal</b> |                |             |            |

| LOANS           | Projected Cost | Actual Cost | Difference |
|-----------------|----------------|-------------|------------|
| Personal        |                |             |            |
| Student         |                |             |            |
| Credit card     |                |             |            |
| Credit card     |                |             |            |
| Credit card     |                |             |            |
| Other           |                |             |            |
| <b>Subtotal</b> |                |             |            |

| TAXES           | Projected Cost | Actual Cost | Difference |
|-----------------|----------------|-------------|------------|
| Federal         |                |             |            |
| State           |                |             |            |
| Local           |                |             |            |
| Other           |                |             |            |
| <b>Subtotal</b> |                |             |            |

| SAVINGS OR INVESTMENTS | Projected Cost | Actual Cost | Difference |
|------------------------|----------------|-------------|------------|
| Retirement account     |                |             |            |
| Investment account     |                |             |            |
| Other                  |                |             |            |
| <b>Subtotal</b>        |                |             |            |

| GIFTS AND DONATIONS | Projected Cost | Actual Cost | Difference |
|---------------------|----------------|-------------|------------|
| Charity 1           |                |             |            |
| Charity 2           |                |             |            |
| Charity 3           |                |             |            |
| <b>Subtotal</b>     |                |             |            |

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

|                      |  |
|----------------------|--|
| TOTAL PROJECTED COST |  |
| TOTAL ACTUAL COST    |  |
| TOTAL DIFFERENCE     |  |