

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 (Projected income minus expenses)

ACTUAL BALANCE (Actual income minus expenses)

DIFFERENCE (Actual minus projected)

HOUSING

Mortgage or rent

Phone

Electricity

Gas

Water and sewer

Cable

Waste removal

Maintenance or repairs

Supplies

Other

Subtotal

PROJECTED COST

ACTUAL COST

DIFFERENCE

TRANSPORTATION

Vehicle payment

Bus/taxi fare

Insurance

Licensing

Fuel

Maintenance

Other

Subtotal

PROJECTED COST

ACTUAL COST

DIFFERENCE

INSURANCE

Home

Health

Life

Other

Subtotal

PROJECTED COST

ACTUAL COST

DIFFERENCE

PERSONAL MONTHLY BUDGET

FOOD	PROJECTED COST	ACTUAL COST	DIFFERENCE
Groceries	_____	_____	_____
Dining out	_____	_____	_____
Other	_____	_____	_____
Subtotal	_____	_____	_____

PERSONAL CARE	PROJECTED COST	ACTUAL COST	DIFFERENCE
Medical	_____	_____	_____
Hair/nails	_____	_____	_____
Clothing	_____	_____	_____
Dry cleaning	_____	_____	_____
Health club	_____	_____	_____
Organization dues or fees	_____	_____	_____
Other	_____	_____	_____
Subtotal	_____	_____	_____

LOANS	PROJECTED COST	ACTUAL COST	DIFFERENCE
Personal	_____	_____	_____
Student	_____	_____	_____
Credit card	_____	_____	_____
Credit card	_____	_____	_____
Credit card	_____	_____	_____
Other	_____	_____	_____
Subtotal	_____	_____	_____

TAXES	PROJECTED COST	ACTUAL COST	DIFFERENCE
Federal	_____	_____	_____
State	_____	_____	_____
Local	_____	_____	_____
Other	_____	_____	_____
Subtotal	_____	_____	_____

SAVINGS/INVESTMENTS	PROJECTED COST	ACTUAL COST	DIFFERENCE
Retirement account	_____	_____	_____
Investment account	_____	_____	_____
Investment account	_____	_____	_____
Subtotal	_____	_____	_____

TOTAL PROJECTED COST _____

TOTAL ACTUAL COST _____

TOTAL DIFFERENCE _____