

PERSONAL MONTHLY BUDGET

PROJECTED MONTHLY INCOME	Income 1	\$4,300.00
	Extra income	\$300.00
	Total monthly income	\$4,600.00

ACTUAL MONTHLY INCOME	Income 1	\$4,000.00
	Extra income	\$300.00
	Total monthly income	\$4,300.00

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	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
Subtotal			-\$41.00

TRANSPORTATION	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
Subtotal			\$0.00

INSURANCE	Projected Cost	Actual Cost	Difference
Home			\$0.00
Health			\$0.00
Life			\$0.00
Other			\$0.00
Subtotal			\$0.00

FOOD	Projected Cost	Actual Cost	Difference
Groceries			\$0.00
Dining out			\$0.00
Other			\$0.00
Subtotal			\$0.00

PETS	Projected Cost	Actual Cost	Difference
Food			\$0.00
Medical			\$0.00
Grooming			\$0.00
Toys			\$0.00
Other			\$0.00
Subtotal			\$0.00

PERSONAL CARE	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
Subtotal			\$0.00

ENTERTAINMENT	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
Subtotal			\$0.00

LOANS	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
Subtotal			\$0.00

TAXES	Projected Cost	Actual Cost	Difference
Federal			\$0.00
State			\$0.00
Local			\$0.00
Other			\$0.00
Subtotal			\$0.00

SAVINGS OR INVESTMENTS	Projected Cost	Actual Cost	Difference
Retirement account			\$0.00
Investment account			\$0.00
Other			\$0.00
Subtotal			\$0.00

GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Charity 1			\$0.00
Charity 2			\$0.00
Charity 3			\$0.00
Subtotal			\$0.00

LEGAL	Projected Cost	Actual Cost	Difference
Attorney			\$0.00
Alimony			\$0.00
Payments on lien or judgment			\$0.00
Other			\$0.00
Subtotal			\$0.00

TOTAL PROJECTED COST	\$1,195.00
TOTAL ACTUAL COST	\$1,236.00
TOTAL DIFFERENCE	(\$41.00)