



# Personal Monthly Budget

## Projected 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)

## Actual Monthly Income

Income 1	
Extra income	
Total monthly income	

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
Video/DVD			
CDs			
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