

PERSONAL MONTHLY BUDGET

PROJECTED MONTHLY INCOME	Income 1	\$4,250.00
	Extra income	\$0.00
	Total monthly income	\$4,250.00

ACTUAL MONTHLY INCOME	Income 1	\$4,250.00
	Extra income	\$0.00
	Total monthly income	\$4,250.00

PROJECTED BALANCE (Projected income minus expenses)	\$0.00
ACTUAL BALANCE (Actual income minus expenses)	\$127.00
DIFFERENCE (Actual minus projected)	\$127.00

HOUSING	Projected Cost	Actual Cost	Difference
Mortgage or rent	\$1,500.00	\$1,500.00	\$0.00
Phone	\$100.00	\$100.00	\$0.00
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	\$0.00	\$0.00	\$0.00
Maintenance or repairs	\$23.00	\$0.00	\$23.00
Supplies	\$50.00	\$20.00	\$30.00
Other	\$0.00	\$0.00	\$0.00
Subtotal			\$35.00

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment	\$350.00	\$350.00	\$0.00
Bus/taxi fare	\$50.00	\$62.00	-\$12.00
Insurance	\$45.00	\$45.00	\$0.00
Licensing	\$20.00	\$20.00	\$0.00
Fuel	\$100.00	\$88.00	\$12.00
Maintenance	\$20.00	\$0.00	\$20.00
Other	\$10.00	\$0.00	\$10.00
Subtotal			\$30.00

INSURANCE	Projected Cost	Actual Cost	Difference
Home	\$48.00	\$48.00	\$0.00
Health	\$112.00	\$112.00	\$0.00
Life	\$0.00	\$0.00	\$0.00
Other (Disability)	\$32.00	\$32.00	\$0.00
Subtotal			\$0.00

FOOD	Projected Cost	Actual Cost	Difference
Groceries	\$500.00	\$582.00	-\$82.00
Dining out	\$300.00	\$212.00	\$88.00
Coffee	\$30.00	\$37.00	-\$7.00
Subtotal			-\$1.00

PETS	Projected Cost	Actual Cost	Difference
Food	\$50.00	\$54.00	-\$4.00
Medical	\$5.00	\$0.00	\$5.00
Grooming	\$0.00	\$0.00	\$0.00
Toys	\$10.00	\$8.00	\$2.00
Other			\$0.00
Subtotal			\$3.00

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical	\$10.00	\$0.00	\$10.00
Hair/nails	\$30.00	\$30.00	\$0.00
Clothing	\$50.00	\$0.00	\$50.00
Dry cleaning	\$0.00	\$0.00	\$0.00
Health club	\$10.00	\$10.00	\$0.00
Organization dues or fees			\$0.00
Other			\$0.00
Subtotal			\$60.00

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	\$0.00	\$0.00
Student	\$487.00	\$487.00	\$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 (withheld in paycheck)			\$0.00
State (withheld in paycheck)			\$0.00
Local (withheld in paycheck)			\$0.00
Other			\$0.00
Subtotal			\$0.00

SAVINGS OR INVESTMENTS	Projected Cost	Actual Cost	Difference
Retirement account	\$150.00	\$150.00	\$0.00
Investment account			\$0.00
Savings for Emergency/Incident	\$50.00	\$50.00	\$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	\$4,250.00
TOTAL ACTUAL COST	\$4,123.00
TOTAL DIFFERENCE	\$127.00