

# Personal Monthly Budget

<b>PROJECTED MONTHLY INCOME</b>	Income 1	\$4,300
	Extra income	\$300
	<b>Total monthly income</b>	<b>\$4,600</b>
<b>ACTUAL MONTHLY INCOME</b>	Income 1	\$4,000
	Extra income	\$300
	<b>Total monthly income</b>	<b>\$4,300</b>

<b>PROJECTED BALANCE</b> (Projected income minus expenses)	<b>\$3,405</b>
<b>ACTUAL BALANCE</b> (Actual income minus expenses)	<b>\$3,064</b>
<b>DIFFERENCE</b> (Actual minus projected)	<b>(\$341)</b>

<b>HOUSING</b>	Projected Cost	Actual Cost	Difference
Mortgage or rent	\$1,000	\$1,000	\$0
Phone	\$54	\$100	(\$46)
Electricity	\$44	\$56	(\$12)
Gas	\$22	\$28	(\$6)
Water and sewer	\$8	\$8	\$0
Cable	\$34	\$34	\$0
Waste removal	\$10	\$10	\$0
Maintenance or repairs	\$23	\$0	\$23
Supplies	\$0	\$0	\$0
Other	\$0	\$0	\$0
<b>Subtotals</b>	<b>\$1,195</b>	<b>\$1,236</b>	<b>(\$41)</b>

<b>ENTERTAINMENT</b>	Projected Cost	Actual Cost	Difference
Video/DVD			\$0
CDs			\$0
Movies			\$0
Concerts			\$0
Sporting events			\$0
Live theater			\$0
Other			\$0
Other			\$0
Other			\$0
<b>Subtotals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

<b>TRANSPORTATION</b>	Projected Cost	Actual Cost	Difference
Vehicle payment			\$0
Bus/taxi fare			\$0
Insurance			\$0
Licensing			\$0
Fuel			\$0
Maintenance			\$0
Other			\$0
<b>Subtotals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

<b>LOANS</b>	Projected Cost	Actual Cost	Difference
Personal			\$0
Student			\$0
Credit card			\$0
Credit card			\$0
Credit card			\$0
Other			\$0
<b>Subtotals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

<b>INSURANCE</b>	Projected Cost	Actual Cost	Difference
Home			\$0
Health			\$0
Life			\$0
Other			\$0
<b>Subtotals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

<b>TAXES</b>	Projected Cost	Actual Cost	Difference
Federal			\$0
State			\$0
Local			\$0
Other			\$0
<b>Subtotals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

<b>SAVINGS OR INVESTMENTS</b>	Projected Cost	Actual Cost	Difference

<b>SAVINGS OR INVESTMENTS</b>	Projected Cost	Actual Cost	Difference