

Personal Monthly Budget

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

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

HOUSING	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
Subtotals	\$1,195	\$1,236	(\$41)

ENTERTAINMENT	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
Subtotals	\$0	\$0	\$0

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

LOANS	Projected Cost	Actual Cost	Difference
Personal			\$0
Student			\$0
Credit card			\$0
Credit card			\$0
Credit card			\$0
Other			\$0
Subtotals	\$0	\$0	\$0

INSURANCE	Projected Cost	Actual Cost	Difference
Home			\$0
Health			\$0
Life			\$0
Other			\$0
Subtotals	\$0	\$0	\$0

TAXES	Projected Cost	Actual Cost	Difference
Federal			\$0
State			\$0
Local			\$0
Other			\$0
Subtotals	\$0	\$0	\$0

SAVINGS OR INVESTMENTS	Projected Cost	Actual Cost	Difference