

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 |
|-------------------------------|----------------|-------------|------------|
| | | | |