

PERSONAL MONTHLY BUDGET

PROJECTED MONTHLY INCOME	
Income	
Extra income	
Total monthly income	

MONTHLY EXPENSES	
Projected expenses	
Actual expenses	
Difference	

BALANCE (INCOME MINUS EXPENSES)	
Projected Balance	
Actual Balance	

Housing	Projected Cost	Actual Cost	Difference
Mortgage or rent			
Electricity			
Gas			
Water and sewer			
Phone			
Maintenance or repairs			
Supplies			
Cable			
Cleaning			
Subtotal:			

Insurance	Projected Cost	Actual Cost	Difference
Home			
Car			
Life			
Health			
Other			
Subtotal:			

Food	Projected Cost	Actual Cost	Difference
Groceries			
Dining out			
Other			
Subtotal:			

Transportation	Projected Cost	Actual Cost	Difference
Car Payment			
Fuel			
Licensing			
Maintenance or repairs			
Public Transportation			
Other			
Subtotal:			

Personal Care	Projected Cost	Actual Cost	Difference
Clothing			
Hair/ Nails			
Medical			
Dry cleaning			
Health club			
Sport supplies			
Other			
Subtotal:			

Entertainment	Projected Cost	Actual Cost	Difference
Netflix			
Movies			
Concerts or theater			
Sporting events			
Other			
Other			
Subtotal:			

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Miscellaneous	Projected Cost	Actual Cost	Difference
Loans			
Taxes (federal, state, local)			
Medical			
Dry cleaning			
Health club			
Sport supplies			
Security			
Other			
Subtotal:			

Savings	Projected Cost	Actual Cost	Difference
Pension			
Investments			
Savings			
Subtotal:			