

Personal Monthly Budget

Total Projected Cost	Total Actual Cost	Total Difference

Projected Cost Actual Cost Difference

Housing

Mortgage or rent			
Phone			
Electric			
Gas			
Water and sewer			
Cable			
Waste removal			
Maintenance or repairs			
Supplies			
Other			

Subtotals

Transportation

Automobile payment			
Bus/taxi fare			
Insurance			
Licensing			
Fuel			
Maintenance			
Other			

Subtotals

Insurance

Home			
Health			
Life			
Other			

Subtotals

Food

Groceries			
Dining out			
Other			

Subtotals

Pets

Food			
Medical			
Grooming			
Toys			
Other			

Subtotals

Personal Care

Medical			
Hair/nails			
Clothing			
Dry cleaning			
Health club			
Organization dues or fees			
Other			

Subtotals

Entertainment

Video/DVD			
CDs			
Movies			
Concerts			
Sporting Events			
Live theater			
Other			

Subtotals

Projected Monthly Income	
Income 1	
Extra income	
Total monthly income	

Actual Monthly Income	
Income 1	
Extra income	
Total monthly income	

Projected balance	
(Projected income minus expenses)	\$0

Actual balance	
(Actual income minus expenses)	

Difference (Actual minus projected)	
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Projected Cost Actual Cost Difference

Loans

Personal			
Student			
Credit Card			
Credit Card			
Credit Card			
Other			

Subtotals

Taxes

Federal			
State			
Local			
Other			

Subtotals

Savings or Investments

Retirement Account			
Investment Account			
Other			

Subtotals

Gifts and Donations

Charity 1			
Charity 2			
Charity 3			

Subtotals

Legal

Attorney			
Alimony			
Payments on lien or judgment			
Other			

Subtotals