

# Personal Monthly Budget Template

<b>PROJECTED MONTHLY INCOME</b>	Income 1	\$2,500
	Extra income	\$500
	<b>Total monthly income</b>	<b>\$3,000</b>
<b>ACTUAL MONTHLY INCOME</b>	Income 1	\$2,500
	Extra income	\$500
	<b>Total monthly income</b>	<b>\$3,000</b>

<b>PROJECTED BALANCE (Projected income minus expenses)</b>	<b>\$940</b>
<b>ACTUAL BALANCE (Actual income minus expenses)</b>	<b>\$960</b>
<b>DIFFERENCE (Actual minus projected)</b>	<b>\$20</b>

HOUSING	Projected Cost	Actual Cost	Difference
Mortgage or rent	\$1,500	\$1,400	\$100
Phone	\$60	\$100	-\$40
Electricity	\$50	\$60	-\$10
Gas	\$200	\$180	\$20
Water and sewer			\$0
Cable			\$0
Waste removal			\$0
Maintenance or repairs			\$0
Supplies			\$0
Other			\$0
<b>Total</b>	<b>\$1,810</b>	<b>\$1,740</b>	<b>\$70</b>

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Video/DVD	\$0	\$50	-\$50
CDs			\$0
Movies			\$0
Concerts			\$0
Sporting events			\$0
Live theater			\$0
Other			\$0
Other			\$0
Other			\$0
<b>Total</b>	<b>\$0</b>	<b>\$50</b>	<b>-\$50</b>

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment	\$250	\$250	\$0
Bus/taxi fare			\$0
Insurance			\$0
Licensing			\$0
Fuel			\$0
Maintenance			\$0
Other			\$0
<b>Total</b>	<b>\$250</b>	<b>\$250</b>	<b>\$0</b>

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

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

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

FOOD	Projected Cost	Actual Cost	Difference
Groceries			\$0
Dining out			\$0
Other			\$0
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

SAVINGS OR INVESTMENTS	Projected Cost	Actual Cost	Difference
Retirement account			\$0
Investment account			\$0
Other			\$0
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

PETS	Projected Cost	Actual Cost	Difference
Food			\$0
Medical			\$0
Grooming			\$0
Toys			\$0
Other			\$0
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Charity 1			\$0
Charity 2			\$0
Charity 3			\$0
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical			\$0
Hair/nails			\$0
Clothing			\$0
Dry cleaning			\$0
Health club			\$0
Organization dues or fees			\$0
Other			\$0
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

LEGAL	Projected Cost	Actual Cost	Difference
Attorney			\$0
Alimony			\$0
Payments on lien or judgment			\$0
Other			\$0
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

<b>TOTAL PROJECTED COST</b>	<b>\$2,060</b>
<b>TOTAL ACTUAL COST</b>	<b>\$2,040</b>
<b>TOTAL DIFFERENCE</b>	<b>\$20</b>