



# Personal monthly budget

## Projected monthly income

Income 1	
Extra income	
<b>Total monthly income</b>	

## Actual monthly income

Income 1	
Extra income	
<b>Total monthly income</b>	

<b>Projected balance</b> (Projected income minus expenses)	\$
<b>Actual balance</b> (Actual income minus expenses)	\$
<b>Difference</b> (Actual minus projected)	\$

## Housing

Category	Projected cost	Actual cost	Difference
Mortgage or rent			
Phone			
Electricity			
Gas			
Water and sewer			
Cable			
Waste removal			
Maintenance or repairs			
Supplies			
Other			
<b>Subtotal</b>			

## Entertainment

Category	Projected cost	Actual cost	Difference
Movies			
Concerts			
Sporting events			
Live theater			
Other			
Other			
Other			
Other			
Other			
<b>Subtotal</b>			

## Transportation

Category	Projected cost	Actual cost	Difference
Vehicle payment			
Bus/taxi fare/Uber			
Insurance			
Licensing			
Fuel			
Maintenance			
Other			
<b>Subtotal</b>			

## Loans

Category	Projected cost	Actual cost	Difference
Personal			
Student			
Credit card			
Credit card			
Credit card			
Other			
<b>Subtotal</b>			

## Insurance

Category	Projected cost	Actual cost	Difference
Home			
Health			
Life			
Other			
<b>Subtotal</b>			

## Food

Category	Projected cost	Actual cost	Difference
Groceries			
Dining out			
Other			
<b>Subtotal</b>			

## Pets

Category	Projected cost	Actual cost	Difference
Food			
Medical			
Grooming			
Toys			
Other			
<b>Subtotal</b>			

## Personal care

Category	Projected cost	Actual cost	Difference
Medical			
Hair/nails			
Clothing			
Dry cleaning			
Health club			
Organization dues or fees			
Other			
<b>Subtotal</b>			

## Taxes

Category	Projected cost	Actual cost	Difference
Federal			
State			
Local			
Other			
<b>Subtotal</b>			

## Savings or investments

Category	Projected cost	Actual cost	Difference
Retirement account			
Investment account			
Other			
<b>Subtotal</b>			

## Gifts and donations

Category	Projected cost	Actual cost	Difference
Charity 1			
Charity 2			
Charity 3			
<b>Subtotal</b>			

## Legal

Category	Projected cost	Actual cost	Difference
Attorney			
Alimony			
Payments on lien or judgment			
Other			
<b>Subtotal</b>			

**Total projected cost** \$

**Total actual cost** \$

**Total difference** \$

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