



Personal monthly budget

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)

Actual balance
(Actual income minus expenses)

Difference
(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			
Subtotal			

Transportation

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

Insurance

Category	Projected cost	Actual cost	Difference
Home			
Health			
Life			
Other			
Subtotal			

Food

Category	Projected cost	Actual cost	Difference
Groceries			
Dining out			
Other			
Subtotal			

Pets

Category	Projected cost	Actual cost	Difference
Food			
Medical			
Grooming			
Toys			
Other			
Subtotal			

Personal care

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

Entertainment

Category	Projected cost	Actual cost	Difference
Video/DVD			
CDs			
Movies			
Concerts			
Sporting events			
Live theater			
Other			
Other			
Other			
Subtotal			

Loans

Category	Projected cost	Actual cost	Difference
Personal			
Student			
Credit card			
Credit card			
Credit card			
Other			
Subtotal			

Taxes

Category	Projected cost	Actual cost	Difference
Federal			
State			
Local			
Other			
Subtotal			

Savings or investments

Category	Projected cost	Actual cost	Difference
Retirement account			
Investment account			
Other			
Subtotal			

Gifts and donations

Category	Projected cost	Actual cost	Difference
Charity 1			
Charity 2			
Charity 3			
Subtotal			

Legal

Category	Projected cost	Actual cost	Difference
Attorney			
Alimony			
Payments on lien or judgment			
Other			
Subtotal			

Total projected cost

Total actual cost

Total difference