

# Monthly Budget



INCOME	Expected Monthly Amount	Actual Monthly Amount	Difference (Actual minus projected)
Wages (after tax)			
Investment Income			
Misc. Income			
<b>TOTAL INCOME:</b>			

EXPENSES	Budgeted Monthly Amount	Actual Monthly Amount	Difference (Actual minus projected)
<b>INVESTMENTS/SAVINGS</b>			
College Fund			
Emergency Savings			
Short-term Savings			
401(k) (pre-tax)			
Traditional or Roth IRA			
Other Investments			
<b>HOME</b>			
Mortgage or Rent			
Insurance			
Property Taxes			
Home Repairs			
<b>UTILITIES</b>			
Electricity			
Water and Sewer			
Natural Gas			
<b>DEBT PAYMENTS</b>			
Student Loans			
Credit Cards			
Other Loans			
<b>FOOD</b>			
Groceries			
Dining Out			
<b>FAMILY OBLIGATIONS</b>			
Child Support			
Day Care			
Babysitting			
<b>HEALTH &amp; MEDICAL</b>			
Insurance			
Co-Pays			
Fitness			

SUBTOTAL

EXPENSES	Budgeted Monthly Amount	Actual Monthly Amount	Difference (Actual minus projected)
<b>TRANSPORTATION</b>			
Car Payment			
Gas			
Auto Repairs			
Maintenance			
Insurance			
<b>COMMUNICATIONS</b>			
Telephone/Cell Phone			
Internet Access			
<b>CLOTHING</b>			
Casual			
Professional			
Special Occasion			
<b>ENTERTAINMENT/RECREATION</b>			
Cable TV			
Movies/Movie Rentals			
Hobbies			
Magazine Subscriptions			
Organizational Dues			
Vacations			
<b>PERSONAL CARE</b>			
Toiletries			
Grooming			
<b>PETS</b>			
Food			
Grooming			
Vet Services/Boarding			
<b>MISCELLANEOUS</b>			
Household Items			
Charitable Giving			
Gifts			

SUBTOTAL

**TOTAL EXPENSES**