

Monthly Budget



| INCOME | Expected Monthly Amount | Actual Monthly Amount | Difference (Actual minus projected) |
|----------------------|-------------------------|-----------------------|-------------------------------------|
| Wages (after tax) | | | |
| Investment Income | | | |
| Misc. Income | | | |
| TOTAL INCOME: | | | |

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

SUBTOTAL

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

SUBTOTAL

TOTAL EXPENSES