

PERSONAL MONTHLY BUDGET

PROJECTED MONTHLY INCOME	Income 1	\$4,300.00
	Extra income	\$300.00
	Total monthly income	\$4,600.00

ACTUAL MONTHLY INCOME	Income 1	\$4,000.00
	Extra income	\$300.00
	Total monthly income	\$4,300.00

PROJECTED BALANCE (Projected income minus expenses)	\$3,405.00
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ACTUAL BALANCE (Actual income minus expenses)	\$3,064.00
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DIFFERENCE (Actual minus projected)	(\$341.00)
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HOUSING	Projected Cost	Actual Cost	Difference
Mortgage or rent	\$1,000.00	\$1,000.00	\$0.00
Phone	\$54.00	\$100.00	-\$46.00
Electricity	\$44.00	\$56.00	-\$12.00
Gas	\$22.00	\$28.00	-\$6.00
Water and sewer	\$8.00	\$8.00	\$0.00
Cable	\$34.00	\$34.00	\$0.00
Waste removal	\$10.00	\$10.00	\$0.00
Maintenance or repairs	\$23.00	\$0.00	\$23.00
Supplies	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00
Subtotal			-\$41.00

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment			\$0.00
Bus/taxi fare			\$0.00
Insurance			\$0.00
Licensing			\$0.00
Fuel			\$0.00
Maintenance			\$0.00
Other			\$0.00
Subtotal			\$0.00

FOOD	Projected Cost	Actual Cost	Difference
Groceries			\$0.00
Dining out			\$0.00
Other			\$0.00
Subtotal			\$0.00

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Video/DVD			\$0.00
CDs			\$0.00
Movies			\$0.00
Concerts			\$0.00
Sporting events			\$0.00
Live theater			\$0.00
Other			\$0.00
Other			\$0.00
Other			\$0.00
Subtotal			\$0.00

LOANS	Projected Cost	Actual Cost	Difference
Personal			\$0.00
Student			\$0.00
Credit card			\$0.00
Credit card			\$0.00
Credit card			\$0.00
Other			\$0.00
Subtotal			\$0.00

SAVINGS OR INVESTMENTS	Projected Cost	Actual Cost	Difference
Retirement account			\$0.00
Investment account			\$0.00
Other			\$0.00
Subtotal			\$0.00