# PERSONAL MONTHLY BUDGET TEMPLATE

| INCOME | PROJECTED | ACTUAL | DIFFERENCE |
|---|---|---|---|
| Salary/Wages | 5,987.00 | 6,900.00 | 913.00 |
| Interest Income | 200.00 | 270.00 | 70.00 |
| Dividends | 100.00 | 111.00 | 11.00 |
| Refunds/Reimbursements | 55.00 | 40.00 | (15.00) |
| Business | 500.00 | 500.00 | 0.00 |
| Pension | 300.00 | 300.00 | 0.00 |
| Misc | 115.00 | 360.00 | 245.00 |
| **TOTAL** | **7,257.00** | **8,481.00** | **1,224.00** |

| SAVINGS | | | |
|---|---|---|---|
| Emergency Fund | 500.00 | 600.00 | 100.00 |
| Transfer to Savings | 200.00 | 250.00 | 50.00 |
| Retirement(401K, IRA) | 100.00 | 100.00 | 0.00 |
| Investments | 55.00 | 55.00 | 0.00 |
| Education | 500.00 | 500.00 | 0.00 |
| Other | 300.00 | 300.00 | 0.00 |
| **TOTAL** | **1,655.00** | **1,805.00** | **150.00** |

| BUDGET SUMMARY | PROJECTED | ACTUAL | DIFFERENCE |
|---|---|---|---|
| TOTAL INCOME | 8,912.00 | 10,286.00 | 1,374.00 |
| TOTAL EXPENSES | 5,847.00 | 4,206.00 | (1,641.00) |
| **TOTAL** | **3,065.00** | **6,080.00** | **3,015.00** |

| EXPENSES | PROJECTED | ACTUAL | DIFFERENCE |
|---|---|---|---|
| **HOME** | | | |
| Mortgage / Rent | 2,250.00 | 2,250.00 | 0.00 |
| Home / Rental Insurance | 25.00 | 30.00 | 5.00 |
| Electricity | 40.00 | 55.00 | 15.00 |
| Gas / Oil | 44.00 | 35.00 | (9.00) |
| Water / Sewer / Trash | 20.00 | 11.00 | (9.00) |
| Phone | 130.00 | 130.00 | 0.00 |
| Cable / Satelite | 122.00 | 122.00 | 0.00 |
| Internet | | | 0.00 |
| Furnishing / Appliances | | 625.00 | 625.00 |
| Lawn / Garden | | | 0.00 |
| Maintenance / Improvements | | | 0.00 |
| Other | | | 0.00 |
| | 2,631.00 | 3,258.00 | 627.00 |
| **TRANSPORTATION** | | | |
| Car Payments | 250.00 | 250.00 | 0.00 |
| Auto Insurance | 100.00 | 100.00 | 0.00 |
| Fuel | 100.00 | 60.00 | (40.00) |
| Public Transporation | | | 0.00 |
| Repairs / Maintenance | | | 0.00 |
| Registration / License | 100.00 | | (100.00) |
| | 550.00 | 410.00 | (140.00) |
| **DAILY LIVING** | | | |
| Groceries | 450.00 | 380.00 | (70.00) |
| Child Care | 100.00 | 100.00 | 0.00 |
| Dining Out | 100.00 | 11.00 | (89.00) |
| Clothing | | | 0.00 |
| Cleaning | 80.00 | | (80.00) |
| Salon / Barber | 100.00 | | (100.00) |
| Pet Supplies | 101.00 | 25.00 | (76.00) |
| | 931.00 | 516.00 | (415.00) |
| **ENTERTAINMENT** | | | |
| Video / DVD / Movies | 250.00 | 22.00 | (228.00) |
| Concerts / Plays | 100.00 | | (100.00) |
| Sports | 100.00 | | (100.00) |
| Outdoor Recreation | | | 0.00 |
| | 450.00 | 22.00 | (428.00) |
| **HEALTH** | | | |
| Health Insurance | 65.00 | | (65.00) |
| Gym Membership | 20.00 | | (20.00) |
| Doctors / Dentist Visits | | 0.00 | 0.00 |
| Medicine / Prescriptions | | | 0.00 |
| Veterinarian | | | 0.00 |
| Life Insurance | | | 0.00 |
| | 85.00 | 0.00 | (85.00) |
| **VACATION/HOLIDAY** | | | |
| Airfare | 450.00 | | (450.00) |
| Accomodations | 250.00 | | (250.00) |
| Food | 200.00 | | (200.00) |
| Souvenirs | 50.00 | | (50.00) |
| Pet Boarding | 100.00 | | (100.00) |
| Rental car | 150.00 | | (150.00) |
| | 1,200.00 | 0.00 | (1,200.00) |
| **TOTAL** | **5,847.00** | **4,206.00** | **(1,641.00)** |