

MONTHLY BUDGET

PROJECTED INCOME	Income 1	\$10,000.00
	Income 2	\$2,000.00
	Other Income	\$0.00
	Total monthly Income	\$12,000.00
ACTUAL INCOME	Income 1	\$10,200.00
	Income 2	\$2,000.00
	Other Income	\$300.00
	Total monthly income	\$12,500.00

PROJECTED BALANCE (Projected Income Minus Expenses)	\$367.00
ACTUAL BALANCE (Actual Income Minus Expenses)	\$670.00
DIFFERENCE (Actual minus projected)	\$303.00

HOUSING	Projected Cost	Actual Cost	Difference
Mortgage or rent	\$2,000.00	\$2,200.00	-\$200.00
Utilities	\$300.00	\$350.00	-\$50.00
Phone	\$250.00	\$250.00	\$0.00
TV	\$50.00	\$50.00	\$0.00
Internet	\$100.00	\$100.00	\$0.00
Waste removal	\$35.00	\$35.00	\$0.00
Maintenance	\$200.00	\$300.00	-\$100.00
Other	\$23.00	\$0.00	\$23.00
Subtotal	\$2,958.00	\$3,285.00	-\$327.00

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Night out	\$200.00	\$175.00	\$25.00
Music platforms	\$25.00	\$25.00	\$0.00
Gaming	\$25.00	\$25.00	\$0.00
Movies	\$50.00	\$55.00	-\$5.00
Concerts			\$0.00
Sporting events			\$0.00
Live theater			\$0.00
Other			\$0.00
Subtotal	\$300.00	\$280.00	\$20.00

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment	\$500.00	\$500.00	\$0.00
Bus/taxi fare	\$0.00	\$0.00	\$0.00
Registration	\$25.00	\$25.00	\$0.00
Fuel	\$200.00	\$250.00	-\$50.00
Maintenance	\$100.00	\$50.00	\$50.00
Other			\$0.00
Subtotal	\$825.00	\$825.00	\$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	\$0.00	\$0.00

INSURANCE	Projected Cost	Actual Cost	Difference
Home & Auto	\$200.00	\$190.00	\$10.00
Health	\$300.00	\$300.00	\$0.00
Life	\$150.00	\$120.00	\$30.00
Other			\$0.00
Subtotal	\$650.00	\$610.00	\$40.00

TAXES	Projected Cost	Actual Cost	Difference
Federal	\$650.00	\$675.00	-\$25.00
State	\$250.00	\$260.00	-\$10.00
Local			\$0.00
Other			\$0.00
Subtotal	\$900.00	\$935.00	-\$35.00

FOOD	Projected Cost	Actual Cost	Difference
Groceries	\$1,200.00	\$1,050.00	\$150.00
Dining out	\$200.00	\$250.00	-\$50.00
Other			\$0.00
Subtotal	\$1,400.00	\$1,300.00	\$100.00

SAVINGS / INVESTMENTS	Projected Cost	Actual Cost	Difference
Retirement Accounts	\$1,800.00	\$1,800.00	\$0.00
College Savings	\$200.00	\$200.00	\$0.00
Other	\$500.00	\$500.00	\$0.00
Subtotal	\$2,500.00	\$2,500.00	\$0.00

PETS	Projected Cost	Actual Cost	Difference
Food	\$50.00	\$45.00	\$5.00
Medical	\$20.00	\$0.00	\$20.00
Grooming	\$15.00	\$15.00	\$0.00
Toys	\$15.00	\$10.00	\$5.00
Other			\$0.00
Subtotal	\$100.00	\$70.00	\$30.00

GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Tithing	\$1,200.00	\$1,200.00	\$0.00
Birthdays	\$50.00	\$100.00	-\$50.00
Holidays	\$100.00	\$100.00	\$0.00
Special Occasions	\$50.00	\$50.00	\$0.00
Charitable Organizations	\$100.00	\$100.00	\$0.00
Subtotal	\$1,500.00	\$1,550.00	-\$50.00

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical/Dental/Visio	\$150.00	\$150.00	\$0.00
Hair & nails	\$50.00	\$50.00	\$0.00
Clothing	\$200.00	\$175.00	\$25.00
Health Club	\$100.00	\$100.00	\$0.00
Other			\$0.00
Subtotal	\$500.00	\$475.00	\$25.00

TOTAL PROJECTED EXPENSES	\$11,633.00
TOTAL ACTUAL EXPENSES	\$11,830.00
TOTAL DIFFERENCE	(\$197.00)