

Personal Monthly Budget

Projected Monthly Income

Income	
Extra income	
Total monthly income	

Monthly Expenses

Projected Expenses	
Actual Expenses	
Difference	

Housing	Projected Cost	Actual Cost	Difference
Mortgage or rent			
Electricity			
Gas			
Water and sewer			
Phone			
Maintenance or repairs			
Supplies			
Cable			
Cleaning			
Subtotal			

Food	Projected Cost	Actual Cost	Difference
Groceries			
Dining Out			
Subtotal			

Personal Care	Projected Cost	Actual Cost	Difference
Clothing			
Hair / Nails			
Medical			
Dry cleaning			
Health club			
Sport supplies			
Subtotal			

Insurance	Projected Cost	Actual Cost	Difference
Home			
Car			
Life			
Health			
Subtotal			

Balance (Income minus Expenses)

Projected Balance	
Actual Balance	

Transportation	Projected Cost	Actual Cost	Difference
Car Payment			
Fuel			
Licensing			
Maintenance or repairs			
Public Transportation			
Subtotal			

Entertainment	Projected Cost	Actual Cost	Difference
Nefflix			
Movies			
Concerts or theater			
Sporting Events			
Subtotal			

Miscellaneous	Projected Cost	Actual Cost	Difference
Loans			
Taxes (federal, state, local)			
Medical			
Dry cleaning			
Health club			
Sport supplies			
Security			
Subtotal			

Savings	Projected Cost	Actual Cost	Difference
Pension			
Investments			
Savings			
Subtotal			