

Household Monthly Budget

	Total Projected Cost	Total Actual Cost	Total Difference	Projected Monthly Income			
	\$1,195	\$1,236	(\$41)	Income 1	\$4,000		
				Income 2	\$1,300		
				Extra income	\$300		
				Total monthly income	\$5,600		
Housing	Projected Cost	Actual Cost	Difference	Actual Monthly Income			
Mortgage or rent	\$1,000	\$1,000	\$0	Income 1	\$4,000		
Second mortgage or rent	\$0	\$0	\$0	Income 2	\$1,300		
Phone	\$54	\$100	(\$46)	Extra income	\$300		
Electricity	\$44	\$56	(\$12)	Total monthly income	\$5,600		
Gas	\$22	\$28	(\$6)	Projected balance			
Water and sewer	\$8	\$8	\$0	(Projected income minus expenses)	\$4,405		
Cable	\$34	\$34	\$0	Actual balance			
Waste removal	\$10	\$10	\$0	(Actual income minus expenses)	\$4,364		
Maintenance or repairs	\$23	\$0	\$23	Difference (Actual minus projected)			
Supplies	\$0	\$0	\$0		(\$41)		
Other	\$0	\$0	\$0				
Subtotals	\$1,195	\$1,236	(\$41)				
Transportation							
Vehicle 1 payment			\$0				
Vehicle 2 payment			\$0				
Bus/taxi fare			\$0				
Insurance			\$0				
Licensing			\$0				
Fuel			\$0				
Maintenance			\$0				
Other			\$0				
Subtotals	\$0	\$0	\$0				
Insurance							
Home			\$0				
Health			\$0				
Life			\$0				
Other			\$0				
Subtotals	\$0	\$0	\$0				
Food							
Groceries			\$0				
Dining out			\$0				
Other			\$0				
Subtotals	\$0	\$0	\$0				
Children							
Medical			\$0				
Clothing			\$0				
School tuition			\$0				
School supplies			\$0				
Organization dues or fees			\$0				
Lunch money			\$0				
Child care			\$0				
Toys/games			\$0				
Other			\$0				
Subtotals	\$0	\$0	\$0				
Pets							
Food			\$0				
Medical			\$0				
Grooming			\$0				
Toys			\$0				
Other			\$0				
Subtotals	\$0	\$0	\$0				
Personal Care							
Medical			\$0				
Hair/nails			\$0				
Clothing			\$0				
Dry cleaning			\$0				
Health club			\$0				
Organization dues or fees			\$0				
Other			\$0				
Subtotals	\$0	\$0	\$0				
				Entertainment	Projected Cost	Actual Cost	Difference
				Video/DVD			\$0
				CDs			\$0
				Movies			\$0
				Concerts			\$0
				Sporting events			\$0
				Live theater			\$0
				Other			\$0
				Subtotals	\$0	\$0	\$0
				Loans			
				Personal			\$0
				Student			\$0
				Credit card			\$0
				Credit card			\$0
				Credit card			\$0
				Other			\$0
				Subtotals	\$0	\$0	\$0
				Taxes			
				Federal			\$0
				State			\$0
				Local			\$0
				Other			\$0
				Subtotals	\$0	\$0	\$0
				Savings or Investments			
				Retirement account			\$0
				Investment account			\$0
				College			\$0
				Other			\$0
				Subtotals	\$0	\$0	\$0
				Gifts and Donations			
				Charity 1			\$0
				Charity 2			\$0
				Charity 3			\$0
				Subtotals	\$0	\$0	\$0
				Legal			
				Attorney			\$0
				Alimony			\$0
				Payments on lien or judgment			\$0
				Other			\$0
				Subtotals	\$0	\$0	\$0