

## PERSONAL MONTHLY BUDGET

<b>APPROXIMATE MONTHLY INCOME 1</b>	Income 1	_____
	Extra income	_____
	<b>Total monthly income</b>	_____

<b>APPROXIMATE MONTHLY INCOME 2</b>	Income 1	_____
	Extra income	_____
	<b>Total monthly income</b>	_____

<b>HOUSING</b>	<b>Projected Expense</b>	<b>Actual Expense</b>	<b>Difference</b>	<b>I/R</b>	<b>Balance</b>
Mortgage or Rent					
Home Equity Line or Mortgage 2					
Home Phone/Internet				--	--
Cellphone				--	--
Electricity				--	--
Gas				--	--
Water and sewer				--	--
Cable				--	--
Waste Removal				--	--
Homeowners' Association Dues				--	--
Maintenance/Repairs				--	--
Gardener				--	--
Other (e.g. Pool)				--	--
<b>Subtotal</b>					

<b>TRANSPORTATION</b>	<b>Projected Expense</b>	<b>Actual Expense</b>	<b>Difference</b>
Vehicle 1 Payment			
Insurance			
Licensing			
Fuel			
Maintenance			
Vehicle 2 Payment			
Insurance			
Licensing			
Fuel			
Maintenance			
Taxi/Uber/Lyft/Ride Sharing			
Other			
<b>Subtotal</b>			

<b>INSURANCE</b>	<b>Projected Expense</b>	<b>Actual Expense</b>	<b>Difference</b>	<b>Annual</b>
Home				
Health 1				
Health 2				
Life 1				
Life 2				
Earthquake				
Other				
<b>Subtotal</b>				

<b>FOOD</b>	<b>Projected Expense</b>	<b>Actual Expense</b>	<b>Difference</b>
Groceries			
Dining out			
Other			
Subtotal			

<b>PERSONAL CARE</b>	<b>Projected Expense</b>	<b>Actual Expense</b>	<b>Difference</b>
Medical			
Hair			
Nails			
Clothing			
Dry cleaning			
Health club			
Organization dues or fees			
Spa/Botox			
Other			
Subtotal			

<b>ENTERTAINMENT</b>	<b>Projected Expense</b>	<b>Actual Expense</b>	<b>Difference</b>
Netflix/Hulu/Video/Streaming			
Concerts			
Music/Music Streaming			
Movies			
Sporting events			
Live theater			
Travel			
Air			
Hotel			
Miscellaneous			
Other			
Subtotal			

<b>PETS</b>	<b>Projected Expense</b>	<b>Actual Expense</b>	<b>Difference</b>
Food			
Medical			
Grooming			
Toys			
Other			
Subtotal			

<b>LOANS</b>	<b>Projected Expense</b>	<b>Actual Expense</b>	<b>Difference</b>	<b>I/R</b>	<b>Balance</b>
Personal					
Student					
Credit card					
Credit card					
Credit card					
Other					
Subtotal					

TAXES	Projected Expense	Actual Expense	Difference
Federal			
State			
Local			
Property			
Other			
Subtotal			

SAVINGS OR INVESTMENTS	Projected Contribution	Actual Contribution	Difference	Balance
Retirement account 1				
Retirement account 2				
Investment account 1				
Investment account 2				
Other/529's/Etc.				
<b>Subtotal</b>				

GIFTS AND DONATIONS	Projected Expense	Actual Expense	Difference
Charity 1			
Charity 2			
Charity 3			
Subtotal			

LEGAL	Projected Expense	Actual Expense	Difference
Attorney			
Accountant			
Alimony			
Payments on lien or judgment			
Other			
Subtotal			

**TOTAL PROJECTED COST**

**TOTAL ACTUAL COST**

**TOTAL DIFFERENCE**

**PROJECTED BALANCE**

(Projected income minus expenses)

**ACTUAL BALANCE**

(Actual income minus expenses)

**DIFFERENCE**

(Actual minus projected)

