

Family Monthly Budget

	Total Projected Cost	Total Actual Cost	Total Difference
	GHc	GHc	GHc
Housing			
Mortgage or rent			
Second mortgage or rent			
Phone			
Electricity			
Gas			
Water and sewer			
Cable			
Waste removal			
Maintenance or repairs			
Supplies			
Other			
Subtotals	GHc	GHc	GHc

	Projected Cost	Actual Cost	Difference
Transportation			
Vehicle 1 payment			
Vehicle 2 payment			
Bus/taxi fare			
Insurance			
Licensing			
Fuel			
Maintenance			
Other			
Subtotals	GHc	GHc	GHc

	Projected Cost	Actual Cost	Difference
Insurance			
Home			
Health			
Life			
Other			
Subtotals	GHc	GHc	GHc

	Projected Cost	Actual Cost	Difference
Food			
Groceries			
Dining out			
Other			
Subtotals	GHc	GHc	GHc

	Projected Cost	Actual Cost	Difference
Children			
Medical			
Clothing			
School tuition			
School supplies			
Organization dues or fees			
Lunch money			
Child care			
Toys/games			
Other			
Subtotals	GHc	GHc	GHc

	Projected Cost	Actual Cost	Difference
Pets			
Food			
Medical			
Grooming			
Toys			
Other			
Subtotals	GHc	GHc	GHc

	Projected Cost	Actual Cost	Difference
Personal Care			
Medical			
Hair/nails			
Clothing			
Dry cleaning			
Health club			
Organization dues or fees			
Other			
Subtotals	GHc	GHc	GHc

Projected Monthly Income	
Income (Na)	
Income (Naa)	
Extra income	
Total monthly income	GHc
Actual Monthly Income	
Income (Na)	
Income (Naa)	
Extra income	
Total monthly income	GHc
Projected balance (Projected income minus expenses)	GHc
Actual balance (Actual income minus expenses)	GHc
Difference (Actual minus projected)	GHc

	Projected Cost	Actual Cost	Difference
Entertainment			
Video/DVD			
CDs			
Movies			
Concerts			
Sporting events			
Live theater			
Other			
Subtotals	GHc		

	Projected Cost	Actual Cost	Difference
Loans			
Personal			
Student			
Credit card			
Credit card			
Credit card			
Other			
Subtotals			

	Projected Cost	Actual Cost	Difference
Taxes			
Federal			
State			
Local			
Other			
Subtotals			

	Projected Cost	Actual Cost	Difference
Savings or Investments			
Retirement account			
Investment account			
College			
Other			
Subtotals			

	Projected Cost	Actual Cost	Difference
Gifts and Donations			
Charity 1			
Charity 2			
Charity 3			
Subtotals			

	Projected Cost	Actual Cost	Difference
Legal			
Attorney			
Alimony			
Payments on lien or judgment			
Other			
Subtotals			