

Family Monthly Budget

| | Total Projected Cost | Total Actual Cost | Total Difference |
|-------------------------|----------------------|-------------------|------------------|
| | \$1,195 | \$1,236 | (\$41) |
| Housing | | | |
| Projected Cost | Actual Cost | Difference | |
| Mortgage or rent | \$1,000 | \$1,000 | \$0 |
| Second mortgage or rent | \$0 | \$0 | \$0 |
| Phone | \$54 | \$30 | (\$24) |
| Electricity | \$44 | \$56 | (\$12) |
| Gas | \$22 | \$28 | (\$6) |
| Water and sewer | \$8 | \$8 | \$0 |
| Cable | \$34 | \$34 | \$0 |
| Waste removal | \$10 | \$10 | \$0 |
| Maintenance or repairs | \$23 | \$0 | \$23 |
| Supplies | \$0 | \$0 | \$0 |
| Other | \$0 | \$0 | \$0 |
| Subtotal | \$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 |
| Subtotal | \$0 | \$0 | \$0 |

| Insurance | | | |
|-----------------|------------|------------|------------|
| Home | | | \$0 |
| Health | | | \$0 |
| Life | | | \$0 |
| Other | | | \$0 |
| Subtotal | \$0 | \$0 | \$0 |

| Food | | | |
|-----------------|------------|------------|------------|
| Groceries | | | \$0 |
| Dining out | | | \$0 |
| Other | | | \$0 |
| Subtotal | \$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 |
| Subtotal | \$0 | \$0 | \$0 |

| Pets | | | |
|-----------------|------------|------------|------------|
| Food | | | \$0 |
| Medical | | | \$0 |
| Grooming | | | \$0 |
| Toys | | | \$0 |
| Other | | | \$0 |
| Subtotal | \$0 | \$0 | \$0 |

| Personal Care | | | |
|---------------------------|------------|------------|------------|
| Medical | | | \$0 |
| Hair/hair | | | \$0 |
| Clothing | | | \$0 |
| Dry cleaning | | | \$0 |
| Health club | | | \$0 |
| Organization dues or fees | | | \$0 |
| Other | | | \$0 |
| Subtotal | \$0 | \$0 | \$0 |

| Projected Monthly Income | |
|---|----------------|
| Income 1 | \$4,000 |
| Income 2 | \$1,300 |
| Extra Income | \$300 |
| Total monthly income | \$5,600 |
| Actual Monthly Income | |
| Income 1 | \$4,000 |
| Income 2 | \$1,300 |
| Extra Income | \$300 |
| Total monthly income | \$5,600 |
| Projected balance (Projected income minus expenses) | \$4,405 |
| Actual balance (Actual income minus expenses) | \$4,364 |
| Difference (Actual minus projected) | (\$41) |

| Entertainment | Projected Cost | Actual Cost | Difference |
|-----------------|----------------|-------------|------------|
| Video/DVD | | | \$0 |
| CDs | | | \$0 |
| Movies | | | \$0 |
| Concerts | | | \$0 |
| Sporting events | | | \$0 |
| Live theater | | | \$0 |
| Other | | | \$0 |
| Subtotal | \$0 | \$0 | \$0 |

| Loans | | | |
|-----------------|------------|------------|------------|
| Personal | | | \$0 |
| Student | | | \$0 |
| Credit card | | | \$0 |
| Credit card | | | \$0 |
| Credit card | | | \$0 |
| Other | | | \$0 |
| Subtotal | \$0 | \$0 | \$0 |

| Taxes | | | |
|-----------------|------------|------------|------------|
| Federal | | | \$0 |
| State | | | \$0 |
| Local | | | \$0 |
| Other | | | \$0 |
| Subtotal | \$0 | \$0 | \$0 |

| Savings or Investments | | | |
|------------------------|------------|------------|------------|
| Retirement account | | | \$0 |
| Investment account | | | \$0 |
| College | | | \$0 |
| Other | | | \$0 |
| Subtotal | \$0 | \$0 | \$0 |

| Gifts and Donations | | | |
|---------------------|------------|------------|------------|
| Charity 1 | | | \$0 |
| Charity 2 | | | \$0 |
| Charity 3 | | | \$0 |
| Subtotal | \$0 | \$0 | \$0 |

| Legal | | | |
|------------------------------|------------|------------|------------|
| Attorney | | | \$0 |
| Alimony | | | \$0 |
| Payments on lien or judgment | | | \$0 |
| Other | | | \$0 |
| Subtotal | \$0 | \$0 | \$0 |