

Personal Monthly Budget for August

PROJECTED MONTHLY INCOME	Income 1	\$7,500
	Extra income	\$500
	Total monthly income	\$8,000
ACTUAL MONTHLY INCOME	Income 1	\$7,500
	Extra income	\$500
	Total monthly income	\$8,000

TOTAL PROJECTED EXPENSE	(Projected income minus expenses)	\$7,998
TOTAL ACTUAL EXPENSE	(Actual income minus expenses)	\$7,998
Total Expense Difference		\$0
PROJECTED BALANCE	(Projected income minus expenses)	\$2
ACTUAL BALANCE	(Actual income minus expenses)	\$2
BALANCE DIFFERENCE (Actual minus projected)		\$0

HOUSING	Projected Cost	Actual Cost	Difference
Mortgage or rent	\$0	\$0	\$0
Phone	\$200	\$200	\$0
Electricity	\$150	\$150	\$0
Gas	\$100	\$100	\$0
Water and sewer	\$135	\$135	\$0
Cable	\$0	\$0	\$0
Waste removal	\$0	\$0	\$0
Maintenance or repairs	\$200	\$200	\$0
Supplies	\$0	\$0	\$0
Other	\$0	\$0	\$0
Total	\$785	\$785	\$0

ENTERTAINMENT and GIFTS	Projected Cost	Actual Cost	Difference
Video/DVD	\$16	\$16	\$0
CDs	\$0	\$0	\$0
Movies	\$0	\$0	\$0
Concerts	\$0	\$0	\$0
Sporting events	\$0	\$0	\$0
Live theater	\$0	\$0	\$0
Birthday Gifts	\$100	\$100	\$0
Christmas Gifts	\$100	\$100	\$0
Other	\$0	\$0	\$0
Total	\$216	\$216	\$0

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment	\$0	\$0	\$0
Bus/taxi fare	\$0	\$0	\$0
Insurance	\$200	\$200	\$0
Licensing	\$20	\$20	\$0
Fuel	\$150	\$150	\$0
Maintenance	\$200	\$200	\$0
Other	\$0	\$0	\$0
Total	\$570	\$570	\$0

LOANS	Projected Cost	Actual Cost	Difference
Personal			\$0
Student			\$0
Credit card			\$0
Credit card			\$0
Credit card			\$0
Other			\$0
Total	\$0	\$0	\$0

INSURANCE	Projected Cost	Actual Cost	Difference
Home	\$120	\$120	\$0
Health	\$0	\$0	\$0
Life	\$60	\$60	\$0
Other	\$0	\$0	\$0
Total	\$180	\$180	\$0

TAXES	Projected Cost	Actual Cost	Difference
Federal			\$0
State			\$0
Local			\$0
Other			\$0
Total	\$0	\$0	\$0

FOOD	Projected Cost	Actual Cost	Difference
Groceries	\$1,400	\$1,400	\$0
Dining out	\$100	\$100	\$0
Other			\$0
Total	\$1,500	\$1,500	\$0

SAVINGS OR INVESTMENTS	Projected Cost	Actual Cost	Difference
Retirement account	\$2,000	\$2,000	\$0
Investment account	\$1,167	\$1,167	\$0
Other			\$0
Total	\$3,167	\$3,167	\$0

PETS	Projected Cost	Actual Cost	Difference
Food	\$0	\$0	\$0
Medical	\$0	\$0	\$0
Grooming	\$0	\$0	\$0
Toys	\$0	\$0	\$0
Other	\$0	\$0	\$0
Total	\$0	\$0	\$0

GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Church	\$400	\$400	\$0
FOCUS	\$150	\$150	\$0
Other	\$50	\$50	\$0
Total	\$600	\$600	\$0

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical	\$300	\$300	\$0
Hair/nails	\$20	\$20	\$0
Clothing	\$100	\$100	\$0
Dry cleaning	\$0	\$0	\$0
Health club	\$10	\$10	\$0
Organization dues or fees	\$50	\$50	\$0
Other	\$0	\$0	\$0
Total	\$480	\$480	\$0

SCHOOL	Projected Cost	Actual Cost	Difference
Tuition	\$425	\$425	\$0
Fees	\$25	\$25	\$0
Books	\$50	\$50	\$0
Other			\$0
Total	\$500	\$500	\$0

Personal Monthly Budget for September

PROJECTED MONTHLY INCOME	Income 1	\$7,500
	Extra income	\$500
	Total monthly income	\$8,000
ACTUAL MONTHLY INCOME	Income 1	\$7,500
	Extra income	\$500
	Total monthly income	\$8,000

TOTAL PROJECTED EXPENSE	(Projected income minus expenses)	\$7,998
TOTAL ACTUAL EXPENSE	(Actual income minus expenses)	\$0
Total Expense Difference		\$7,998
PROJECTED BALANCE	(Projected income minus expenses)	\$2
ACTUAL BALANCE	(Actual income minus expenses)	\$8,000
BALANCE DIFFERENCE (Actual minus projected)		\$7,998

HOUSING	Projected Cost	Actual Cost	Difference
Mortgage or rent	\$0	\$0	\$0
Phone	\$200	\$0	\$200
Electricity	\$150	\$0	\$150
Gas	\$100	\$0	\$100
Water and sewer	\$135	\$0	\$135
Cable	\$0	\$0	\$0
Waste removal	\$0	\$0	\$0
Maintenance or repairs	\$200	\$0	\$200
Supplies	\$0	\$0	\$0
Other	\$0	\$0	\$0
Total	\$785	\$0	\$785

ENTERTAINMENT and GIFTS	Projected Cost	Actual Cost	Difference
Video/DVD	\$16	\$0	\$16
CDs	\$0	\$0	\$0
Movies	\$0	\$0	\$0
Concerts	\$0	\$0	\$0
Sporting events	\$0	\$0	\$0
Live theater	\$0	\$0	\$0
Birthday Gifts	\$100	\$0	\$100
Christmas Gifts	\$100	\$0	\$100
Other	\$0	\$0	\$0
Total	\$216	\$0	\$216

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment	\$0	\$0	\$0
Bus/taxi fare	\$0	\$0	\$0
Insurance	\$200	\$0	\$200
Licensing	\$20	\$0	\$20
Fuel	\$150	\$0	\$150
Maintenance	\$200	\$0	\$200
Other	\$0	\$0	\$0
Total	\$570	\$0	\$570

LOANS	Projected Cost	Actual Cost	Difference
Personal	\$0	\$0	\$0
Student	\$0	\$0	\$0
Credit card	\$0	\$0	\$0
Credit card	\$0	\$0	\$0
Credit card	\$0	\$0	\$0
Other	\$0	\$0	\$0
Total	\$0	\$0	\$0

INSURANCE	Projected Cost	Actual Cost	Difference
Home	\$120	\$0	\$120
Health	\$0	\$0	\$0
Life	\$60	\$0	\$60
Other	\$0	\$0	\$0
Total	\$180	\$0	\$180

TAXES	Projected Cost	Actual Cost	Difference
Federal	\$0	\$0	\$0
State	\$0	\$0	\$0
Local	\$0	\$0	\$0
Other	\$0	\$0	\$0
Total	\$0	\$0	\$0

FOOD	Projected Cost	Actual Cost	Difference
Groceries	\$1,400	\$0	\$1,400
Dining out	\$100	\$0	\$100
Other	\$0	\$0	\$0
Total	\$1,500	\$0	\$1,500

SAVINGS OR INVESTMENTS	Projected Cost	Actual Cost	Difference
Retirement account	\$2,000	\$0	\$2,000
Investment account	\$1,167	\$0	\$1,167
Other	\$0	\$0	\$0
Total	\$3,167	\$0	\$3,167

PETS	Projected Cost	Actual Cost	Difference
Food	\$0	\$0	\$0
Medical	\$0	\$0	\$0
Grooming	\$0	\$0	\$0
Toys	\$0	\$0	\$0
Other	\$0	\$0	\$0
Total	\$0	\$0	\$0

GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Church	\$400	\$0	\$400
FOCUS	\$150	\$0	\$150
Other	\$50	\$0	\$50
Total	\$600	\$0	\$600

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Hair/nails	\$20	\$0	\$20
Clothing	\$100	\$0	\$100
Dry cleaning	\$0	\$0	\$0
Health club	\$10	\$0	\$10
Organization dues or fees	\$50	\$0	\$50
Other	\$0	\$0	\$0
Total	\$480	\$0	\$480

SCHOOL	Projected Cost	Actual Cost	Difference
Tuition	\$425	\$0	\$425
Fees	\$25	\$0	\$25
Books	\$50	\$0	\$50
Other	\$0	\$0	\$0
Total	\$500	\$0	\$500