

# Monthly Budget

| <i>Items</i>                         | <i>Budget Amount:</i> | <i>Actual Amount:</i> | <i>Difference:</i> | <i>Notes:</i> |
|--------------------------------------|-----------------------|-----------------------|--------------------|---------------|
| <i>1 INCOME</i>                      |                       |                       |                    |               |
| Income total                         |                       |                       |                    |               |
| Other income                         |                       |                       |                    |               |
| <i>TOTAL INCOME:</i>                 |                       |                       |                    |               |
| <i>2 ESSENTIAL EXPENSES</i>          |                       |                       |                    |               |
| Mortgage/Rent                        |                       |                       |                    |               |
| Electricity/Gas                      |                       |                       |                    |               |
| Water/Sewage                         |                       |                       |                    |               |
| Garbage/Trash                        |                       |                       |                    |               |
| Other Utilities                      |                       |                       |                    |               |
| Public Transportation                |                       |                       |                    |               |
| Fuel                                 |                       |                       |                    |               |
| Car Payment                          |                       |                       |                    |               |
| Auto Insurance                       |                       |                       |                    |               |
| Groceries                            |                       |                       |                    |               |
| <i>3 FINANCIAL OBLIGATIONS</i>       |                       |                       |                    |               |
| Retirement                           |                       |                       |                    |               |
| Emergency Savings                    |                       |                       |                    |               |
| Student Loans                        |                       |                       |                    |               |
| Other Debt                           |                       |                       |                    |               |
| <i>4 PERSONAL CHOICES</i>            |                       |                       |                    |               |
| Cell Phone                           |                       |                       |                    |               |
| Internet                             |                       |                       |                    |               |
| Cable                                |                       |                       |                    |               |
| Gym Membership                       |                       |                       |                    |               |
| Dining                               |                       |                       |                    |               |
| Shopping                             |                       |                       |                    |               |
| _____                                |                       |                       |                    |               |
| _____                                |                       |                       |                    |               |
| <i>TOTAL CATEGORIES 2, 3, and 4:</i> |                       |                       |                    |               |

Total Income - Total Expenses: \$ \_\_\_\_\_