

Personal Monthly Budget

Client Name: _____

PROJECTED MONTHLY INCOME	Income 1	
	Extra income	
	Total monthly income	

ACTUAL MONTHLY INCOME	Income 1	
	Extra income	
	Total monthly income	

PROJECTED BALANCE (Projected income minus expenses)	
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ACTUAL BALANCE (Actual income minus expenses)	
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DIFFERENCE (Actual minus projected)	
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HOUSING	Projected Cost	Actual Cost	Difference
Rent			
Mortgage and amortization			
Real estate taxes			
Condominium charges			
Cooperative apartment maintenance			
Fuel oil			
Gas			
Electricity			
Telephone - land line			
Cell phone			
Water and sewer			
Holiday tips			
Other			
Subtotals			

FOOD	Projected Cost	Actual Cost	Difference
Groceries			
School lunches			
Lunches at work			
Dining out			
Liquor/alcohol			
Home entertainment			
Take out/ordering in			
Other			
Subtotals			

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Clothing Husband			
Clothing Wife			
Clothing for child(ren)			
Other clothing expenses			
Laundry at home			
Dry cleaning			
Other laundry expenses			
Subtotals			

INSURANCE	Projected Cost	Actual Cost	Difference
Total Life Insurance Premiums			
Homeowner's/tenant's			
Fire, theft & liability			
Automotive			
Umbrella Policy			
Medical Plan			
Dental Plan			
Optical Plan			
Disability			
Worker's Compensation			
FSA, dependent care and transit			
Prescription Drugs			
Long Term Care			
Other			
Subtotals			

UNREIMBURSED MEDICAL	Projected Cost	Actual Cost	Difference
Medical expenses			
Dental expenses			
Optical expenses			
Pharmaceutical			
Surgical Nursing, Hospital			
Childrens' Medical expenses			
Childrens' Dental expenses			
Childrens' Optical expenses			
Childrens' Pharmaceutical			
Other (orthodonture)			
Other (chiropractor, physical therapist)			
Other (homeopatic/holistic treatment)			
Other (acupuncture/acupressure)			
Other (psychotherapy)			
Subtotals			

HOUSEHOLD MAINTENANCE	Projected Cost	Actual Cost	Difference
Repairs			
Furniture, furnishings, housewares			
Cleaning supplies			
Appliances including maintenance			
Painting (interior and exterior)			
Sanitation/Carting/Waste removal			
Gardening/Landscaping			
Snow removal			
Exterminator			
Other			
Subtotals			

HOME CARE	Projected Cost	Actual Cost	Difference
Babysitter			
Domestic Help			
Dependent Help			
Other			
Subtotals			

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment			
Gas & oil			
Repairs/tune-ups/maintenance			
Car Wash			
Registration/license/inspection			
Parking			
Tolls			
Garage			
AAA dues			
Parking Tickets			
Radar detector/XM Radio			
Car rentals			
Other			
Subtotals			

EDUCATIONAL	Projected Cost	Actual Cost	Difference
Nursery/Pre-school			
Primary and secondary			
Total College			
Post-graduate			
Religious instruction			
School transportation			
School supplies/books			
Tutoring			
School events			
College preparations expenses			
Adult education			
Vocational/degree courses			
Other			
Subtotals			

RECREATIONAL	Projected Cost	Actual Cost	Difference
Summer camp			
Vacations			
Movies			
Theater, Ballet, Concerts			
Video/DVD rentals			
Tapes, CDs, Downloads			
Cable TV/Internet			
Team sports and equipment			
Country Club/ Pool Club			
Health club and classes			
Sporting Goods			
Hobbies			
Music lessons and instrument			
Dance lessons and attire			
Sports Lessons			
Birthday Parties			
Other			
Subtotals			

TAXES	Projected Cost	Actual Cost	Difference
Federal			
State			
City			
FICA and Medicare			
Other			
Subtotals			

MISCELLANEOUS	Projected Cost	Actual Cost	Difference
Beauty parlor/ Barber			
Beauty aids/cosmetics/drug items			
Cigarettes/tobacco			
Books, magazines, newspapers			
Children's allowances			
Gifts for children and grandchildren			
Gifts for friends and other relatives			
Religious organization dues			
Union and organization dues			
Commutation (taxi, metrocard, etc)			
Veterinarian / pet expenses			
Child Support (prior marriage)			
Alimony or maintenance (prior marriage)			
Unreimbursed business expenses			
Payments on lien or judgment			
Other			
Subtotals			

GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Gifts			
Charity 1			
Charity 2			
Charity 3			
Subtotals			

LOANS	Projected Cost	Actual Cost	Difference
Personal			
Student			
Loan Payments			
Credit card			
Credit card			
Bank Charges			
Other			
Subtotals			

SAVINGS OR INVESTMENTS	Projected Cost	Actual Cost	Difference
Retirement account			
Retirement account			
Savings/investment account			
Other			
Subtotals			

TOTAL PROJECTED COST
TOTAL ACTUAL COST
TOTAL DIFFERENCE
TOTAL ACTUAL COST
TOTAL DIFFERENCE

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