

Family Monthly Budget

| Total Projected Cost | Total Actual Cost | Total Difference |
|----------------------|-------------------|------------------|
| | | |

Housing

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

Transportation

| | | | |
|-------------------|--|--|--|
| Vehicle 1 payment | | | |
| Vehicle 2 payment | | | |
| Bus/taxi fare | | | |
| Insurance | | | |
| Licensing | | | |
| Fuel | | | |
| Maintenance | | | |
| Other | | | |
| Subtotals | | | |

Insurance

| | | | |
|--------|--|--|--|
| Home | | | |
| Health | | | |
| Life | | | |

Projected Monthly Income

| | |
|---|--|
| Income 1 | |
| Income 2 | |
| Extra income | |
| Total monthly income | |
| Actual Monthly Income | |
| Income 1 | |
| Income 2 | |
| Extra income | |
| Total monthly income | |
| Projected balance (Projected income minus expenses) | |
| Actual balance (Actual income minus expenses) | |
| Difference (Actual minus projected) | |

Entertainment

| | Projected Cost | Actual Cost |
|------------------|----------------|-------------|
| Video/DVD | | |
| CDs | | |
| Movies | | |
| Concerts | | |
| Sporting events | | |
| Live theater | | |
| Other | | |
| Subtotals | | |

Loans

| | | |
|-------------|--|--|
| Personal | | |
| Student | | |
| Credit card | | |

| | | | |
|------------------|--|--|--|
| Other | | | |
| Subtotals | | | |

Food

| | | | |
|------------------|--|--|--|
| Groceries | | | |
| Dining out | | | |
| Other | | | |
| Subtotals | | | |

Children

| | | | |
|------------------|--|--|--|
| Medical | | | |
| Clothing | | | |
| School tuition | | | |
| School supplies | | | |
| Lunch money | | | |
| Child care | | | |
| Toys/games | | | |
| Other | | | |
| Subtotals | | | |

Pets

| | | | |
|------------------|--|--|--|
| Food | | | |
| Medical | | | |
| Grooming | | | |
| Toys | | | |
| Other | | | |
| Subtotals | | | |

Personal Care

| | | | |
|---------------------------|--|--|--|
| Medical | | | |
| Hair/nails | | | |
| Clothing | | | |
| Dry cleaning | | | |
| Health club | | | |
| Organization dues or fees | | | |
| Other | | | |
| Subtotals | | | |

| | | |
|------------------|--|--|
| Credit card | | |
| Credit card | | |
| Other | | |
| Subtotals | | |

Taxes

| | | |
|--------------------|--|--|
| Federal/Provincial | | |
| Local | | |
| Other | | |
| Subtotals | | |

Savings or Investments

| | | |
|--------------------|--|--|
| Retirement account | | |
| Investment account | | |
| College | | |
| Other | | |
| Subtotals | | |

Gifts and Donations

| | | |
|------------------|--|--|
| | | |
| | | |
| Subtotals | | |

Legal

| | | |
|------------------------------|--|--|
| Attorney | | |
| Alimony | | |
| Payments on lien or judgment | | |
| Other | | |
| Subtotals | | |

| Difference |
|------------|
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