

INCOME	Budget	Actual	Difference
Wages & Tips			
Interest Income			
Dividends			
Gifts Received			
Refunds/Reimbursements			
Transfer From Savings			
Other			
Other			
Total INCOME			

HOME EXPENSES	Budget	Actual	Difference
Mortgage/Rent			
Home/Rental Insurance			
Electricity			
Gas/Oil			
Water/Sewer/Trash			
Phone			
Cable/Satellite			
Internet			
Furnishings/Appliances			
Lawn/Garden			
Maintenance/Supplies			
Improvements			
Other			
Total HOME EXPENSES			

TRANSPORTATION	Budget	Actual	Difference
Vehicle Payments			
Auto Insurance			
Fuel			
Bus/Taxi/Train Fare			
Repairs			
Registration/License			
Other			
Total TRANSPORTATION			

HEALTH	Budget	Actual	Difference
Health Insurance			
Doctor/Dentist			
Medicine/Drugs			
Health Club Dues			
Life Insurance			
Veterinarian/Pet Care			
Other			
Total HEALTH			

CHARITY/GIFTS	Budget	Actual	Difference
Gifts Given			
Charitable Donations			
Religious Donations			
Other			
Total CHARITY/GIFTS			

SUBSCRIPTIONS	Budget	Actual	Difference
Newspaper			
Magazines			
Dues/Memberships			
Other			
Total SUBSCRIPTIONS			

MONTHLY BUDGET SUMMARY	Budget	Actual	Difference
Total Income			
Total Expenses			
NET			

DAILY LIVING	Budget	Actual	Difference
Groceries			
Personal Supplies			
Clothing			
Cleaning			
Education/Lessons			
Dining/Eating Out			
Salon/Barber			
Pet Food			
Other			
Total DAILY LIVING			

ENTERTAINMENT	Budget	Actual	Difference
Videos/DVDs			
Music			
Games			
Rentals			
Movies/Theater			
Concerts/Plays			
Books			
Hobbies			
Film/Photos			
Sports			
Outdoor Recreation			
Toys/Gadgets			
Vacation/Travel			
Other			
Total ENTERTAINMENT			

SAVINGS	Budget	Actual	Difference
Emergency Fund			
Transfer to Savings			
Retirement (401k, IRA)			
Investments			
Education			
Other			
Total SAVINGS			

OBLIGATIONS	Budget	Actual	Difference
Student Loan			
Other Loan			
Credit Cards			
Alimony/Child Support			
Federal Taxes			
State/Local Taxes			
Other			
Total OBLIGATIONS			

MISCELLANEOUS	Budget	Actual	Difference
Bank Fees			
Postage			
Other			
Total MISCELLANEOUS			