

Category	Due Date	Monthly Budget	Monthly Actual	Difference
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Income

Monthly pay (After Taxes)				\$ -
Alimony / Child Support				\$ -
Rental Income				\$ -
Self Employment				\$ -
Social Security				\$ -
Pension				\$ -
Bonus / Commission				\$ -
Other				\$ -
TOTAL MONTHLY INCOME		-	-	\$ -

Expenses: Housing

Mortgage (P&I) / Rent				\$ -
Real Estate Taxes				\$ -
Homeowners Insurance				\$ -
Association Dues				\$ -
Mortgage Insurance				\$ -
TOTAL HOUSING EXPENSES		-	-	\$ -

Expenses: Utilities

Electric				\$ -
Gas / Heating Oil				\$ -
Water / Sewage				\$ -
Telephone				\$ -
Trash Collection				\$ -
Cable / Satellite TV				\$ -
Internet Service				\$ -
Cell Phone				\$ -
TOTAL UTILITIES EXPENSES		-	-	\$ -

Expenses: Health / Medical

* Expenses that you can budget for to have money saved for unplanned or annual bills

Medical Insurance				\$ -
Dental Insurance				\$ -
Doctor / Lab Visits*				\$ -
Dentist*				\$ -
Oththodontist*				\$ -
Therapist*				\$ -
Eyeglasses*				\$ -
Hospital / Emergency*				\$ -
Medicines*				\$ -
Other				\$ -
TOTAL HEALTH EXPENSES		-	-	\$ -

Expenses: Transportation

* Expenses that you can budget for to have money saved for unplanned or annual bills

Car Payment 1				\$ -
Car Payment 2				\$ -
Car Maintenance / Repair*				\$ -
Mass Transit Costs (Bus / Subway)				\$ -
Gas				\$ -
Parking / Tolls				\$ -
Tags*				\$ -
TOTAL TRANSPORTATION EXPENSE		-	-	\$ -

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Expenses: C Cards, Loans / Other

Credit Card 1				\$ -
Credit Card 2				\$ -
Credit Card 3				\$ -
Credit Card 4				\$ -
Credit Card 5				\$ -
Credit Card 6				\$ -
Credit Card 7				\$ -
Credit Card 8				\$ -
Credit Card 9				\$ -
Credit Card 10				\$ -
Student Loan 1				\$ -
Student Loan 2				\$ -
Student Loan 3				\$ -
Student Loan 4				\$ -
Legal Fees				\$ -
Alimony or Child Support Payment				\$ -
TOTAL CREDIT CARD AND OTHER		-	-	\$ -

Expenses: Food and Entertainment

Groceries				\$ -
Dining Out and Take Out				\$ -
Entertainment (movies, bowling, etc)				\$ -
Hobbies				\$ -
TOTAL FOOD AND ENTERTAINMENT		-	-	\$ -

Expenses: Children

Child Care				\$ -
School Tuition				\$ -
Lunch Money				\$ -
School Supplies				\$ -
Lessons (Music, etc.) / Sports				\$ -
New Clothes				\$ -
Personal Grooming				\$ -
Allowances				\$ -
Other				\$ -
TOTAL CHILDREN EXPENSES		-	-	\$ -

Expenses: Personal

Dry Cleaning / Laundry				\$ -
Personal Grooming (Hair, Nails, Skin)				\$ -
New Clothing				\$ -
TOTAL PERSONAL EXPENSES		-	-	\$ -

Expenses: Savings/Large Expenses

Personal Savings				\$ -
Gifts (Holiday, birthday)				\$ -
House maintenance and repairs				\$ -
Furniture				\$ -
Church / Charity				\$ -
Vacation				\$ -
TOTAL SAVINGS/LARGE EXPENSES		-	-	\$ -

Total Monthly Income		-	-	\$ -
Total Monthly Expense		-	-	\$ -
Difference		-	-	\$ -