

# BUDGET SHEET EXAMPLE



Name

HOUSING	Projected Cost	Actual Cost	Difference
Mortgage or rent	\$1,000.00	\$1,000.00	\$0.00
Phone	\$54.00	\$100.00	-\$46.00
Electricity	\$44.00	\$56.00	-\$12.00
Gas	\$22.00	\$28.00	-\$6.00
Water and sewer	\$8.00	\$8.00	\$0.00
Cable	\$34.00	\$34.00	\$0.00
Waste removal	\$10.00	\$10.00	\$0.00
Maintenance or repairs	\$23.00	\$0.00	\$23.00
Supplies	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00
<b>Subtotal</b>			<b>-\$41.00</b>

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment	\$1,400.00	\$1,560.00	-\$160.00
Bus/taxi fare	\$450.00	\$568.00	-\$118.00
Insurance			\$0.00
Licensing			\$0.00
Fuel			\$0.00
Maintenance			\$0.00
Other			\$0.00
<b>Subtotal</b>			<b>-\$278.00</b>

INSURANCE	Projected Cost	Actual Cost	Difference
Home			\$0.00
Health			\$0.00
Life			\$0.00
Other			\$0.00
<b>Subtotal</b>			<b>\$0.00</b>

FOOD	Projected Cost	Actual Cost	Difference
Groceries			\$0.00
Dining out			\$0.00
Other			\$0.00
<b>Subtotal</b>			<b>\$0.00</b>

PETS	Projected Cost	Actual Cost	Difference
Food			\$0.00
Medical			\$0.00
Grooming			\$0.00
Toys			\$0.00
Other			\$0.00
<b>Subtotal</b>			<b>\$0.00</b>

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical			\$0.00
Hair/nails			\$0.00
Clothing			\$0.00
Dry cleaning			\$0.00
Health club			\$0.00
Organization dues or fees			\$0.00
Other			\$0.00
<b>Subtotal</b>			<b>\$0.00</b>

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Video/DVD	\$430.00	\$435.00	-\$5.00
CDs	\$56.00	\$78.00	-\$22.00
Movies	\$60.00	\$55.00	\$5.00
Concerts	\$1,200.00	\$960.00	\$240.00
Sporting events	\$500.00	\$450.00	\$50.00
Live theater			\$0.00
Other			\$0.00
Other			\$0.00
Other			\$0.00
<b>Subtotal</b>			<b>\$268.00</b>

LOANS	Projected Cost	Actual Cost	Difference
Personal	\$2,500.00	\$2,500.00	\$0.00
Student			\$0.00
Credit card	\$890.00	\$890.00	\$0.00
Credit card			\$0.00
Credit card			\$0.00
Other			\$0.00
<b>Subtotal</b>			<b>\$0.00</b>

TAXES	Projected Cost	Actual Cost	Difference
Federal			\$0.00
State			\$0.00
Local			\$0.00
Other			\$0.00
<b>Subtotal</b>			<b>\$0.00</b>

SAVINGS OR INVESTMENTS	Projected Cost	Actual Cost	Difference
Retirement account			\$0.00
Investment account			\$0.00
Other			\$0.00
<b>Subtotal</b>			<b>\$0.00</b>

GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Charity 1			\$0.00
Charity 2			\$0.00
Charity 3			\$0.00
<b>Subtotal</b>			<b>\$0.00</b>

LEGAL	Projected Cost	Actual Cost	Difference
Attorney			\$0.00
Alimony			\$0.00
Payments on lien or judgment			\$0.00
Other			\$0.00
<b>Subtotal</b>			<b>\$0.00</b>

<b>TOTAL PROJECTED COST</b>			<b>\$8,681.00</b>
<b>TOTAL ACTUAL COST</b>			<b>\$8,732.00</b>
<b>TOTAL DIFFERENCE</b>			<b>(\$51.00)</b>

<b>PROJECTED MONTHLY INCOME</b>	Income 1	\$4,300.00
	Extra income	\$300.00
	<b>Total monthly income</b>	<b>\$4,600.00</b>
<b>ACTUAL MONTHLY INCOME</b>	Income 1	\$4,000.00
	Extra income	\$300.00
	<b>Total monthly income</b>	<b>\$4,300.00</b>

<b>PROJECTED BALANCE</b> (Projected income minus expenses)	<b>(\$4,081.00)</b>
<b>ACTUAL BALANCE</b> (Actual income minus expenses)	<b>(\$4,432.00)</b>
<b>DIFFERENCE</b> (Actual minus projected)	<b>(\$351.00)</b>