

# Preliminary Monthly Budget

	Total Projected Cost	Total Actual Cost	Total Difference
<b>Housing</b>	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			
<b>Subtotals</b>			

<b>Transportation</b>	Projected Cost	Actual Cost	Difference
Vehicle 1 payment			
Vehicle 2 payment			
Bus/taxi fare			
Insurance			
Licensing			
Fuel			
Maintenance			
Other			
<b>Subtotals</b>			

<b>Insurance</b>	Projected Cost	Actual Cost	Difference
Home			
Health			
Life			
Other			
<b>Subtotals</b>			

<b>Food</b>	Projected Cost	Actual Cost	Difference
Groceries			
Dining out			
Other			
<b>Subtotals</b>			

<b>Children</b>	Projected Cost	Actual Cost	Difference
Medical			
Clothing			
School tuition			
School supplies			
Organization dues or fees			
Lunch money			
Child care			
Toys/games			
Other			
<b>Subtotals</b>			

<b>Pets</b>	Projected Cost	Actual Cost	Difference
Food			
Medical			
Grooming			
Toys			
Other			
<b>Subtotals</b>			

<b>Personal Care</b>	Projected Cost	Actual Cost	Difference
Medical			
Hair/nails			
Clothing			
Dry cleaning			
Health club			
Organization dues or fees			
Other			
<b>Subtotals</b>			

<b>Projected Monthly Income</b>	
Income 1	
Income 2	
Extra income	
<b>Total monthly</b>	
<b>Actual Monthly Income</b>	
Income 1	
Income 2	
Extra income	
<b>Total monthly income</b>	
<b>Projected balance</b> (Projected income minus expenses)	
<b>Actual balance</b> (Actual income minus expenses)	
<b>Difference</b> (Actual minus projected)	

<b>Entertainment</b>	Projected Cost	Actual Cost	Difference
Video/DVD			
CDs			
Movies			
Concerts			
Sporting events			
Live theater			
Other			
<b>Subtotals</b>			

<b>Loans</b>	Projected Cost	Actual Cost	Difference
Personal			
Student			
Credit card			
Credit card			
Credit card			
Other			
<b>Subtotals</b>			

<b>Taxes</b>	Projected Cost	Actual Cost	Difference
Federal			
State			
Local			
Other			
<b>Subtotals</b>			

<b>Savings or Investments</b>	Projected Cost	Actual Cost	Difference
Retirement account			
Investment account			
College			
Other			
<b>Subtotals</b>			

<b>Gifts and Donations</b>	Projected Cost	Actual Cost	Difference
Charity 1			
Charity 2			
Charity 3			
<b>Subtotals</b>			

<b>Legal</b>	Projected Cost	Actual Cost	Difference
Attorney			
Alimony			
Payments on lien or judgment			
Other			
<b>Subtotals</b>			