

CATEGORY	MONTHLY BUDGET AMOUNT	MONTHLY ACTUAL AMOUNT	DIFFERENCE
INCOME:			
Salary			
Interest Income			
Investment Income			
Other Income			
Income Subtotal			
EXPENSES:			
TAX PAYABLE:			
Income tax			
Other tax			
HOME:			
Mortgage or Rent			
Home insurance			
Property tax			
Home repairs / maintenance			
UTILITIES:			
Electricity			
Water and Sewer			
Natural Gas or Oil			
Telephone (Land Line, Cell)			
FOOD:			
Groceries			
Eating Out, Lunches, Snacks			
FAMILY OBLIGATIONS:			
Child Support			
Day Care, Babysitting			
HEALTH AND MEDICAL:			
Insurance (medical,dental,vision)			
Unreimbursed Medical Expenses			
Fitness (Yoga,Massage,Gym)			
TRANSPORTATION:			
Car Payments			
Gasoline/Oil			
Auto Repairs/Maintenance/Fees			
Auto Insurance			
subway, taxis)			
DEBT PAYMENTS:			
Credit Cards			
Student Loans			
Other Loans			
ENTERTAINMENT/RECREATION:			
Cable TV/Videos/Movies			
Computer Expense			
Hobbies			
Subscriptions and Dues			
Vacations			

PETS:			
Food			
Grooming, Boarding, Vet			
CLOTHING:			
INVESTMENTS AND SAVINGS:			
Stocks/Bonds/Mutual Funds			
College Fund			
Savings			
Emergency Fund			
MISCELLANEOUS:			
Toiletries, Household Products			
Gifts/Donations			
Grooming (Hair, Make-up, Other)			
Miscellaneous Expense			
Total Investments and Expenses			
Surplus or Shortage (Spendable income minus total expenses and investments)			