

Income	Monthly Amount-Expected	Monthly Amount-Actual	What's the Difference?
Wages and Bonuses			
Investment Income			
Misc. Income			
TOTAL INCOME:			

Expenses	Monthly Amount-Budgeted	Monthly Amount-Spent	What's the Difference?
<u>Investments and Savings</u>			
College Fund			
Emergency Savings			
Short-term Savings			
401(k) (pre-tax deduction)			
Traditional or Roth IRA			
Other Investments			
<u>Home</u>			
Mortgage or Rent			
Insurance			
Property Taxes			
Home Repairs			
<u>Debt Payments</u>			
Student Loans			
Credit Cards			
Other Loans			
<u>Utilities</u>			
Electricity			
Water and Sewer			
Natural Gas			
<u>Food</u>			
Groceries			
Dining Out			
<u>Family Obligations</u>			
Child Support			
Day Care			
Babysitting			
<u>Health and Medical</u>			
Insurance			
Co-Pays			
Fitness			

<u>Transportation</u>			
Car Payment			
Gas			
Auto Repairs/Maintenance			
Insurance			
<u>Communications</u>			
Telephone/Cell Phone			
Internet Access			
<u>Entertainment/Recreation</u>			
Cable TV			
Movies/Movie Rentals			
Hobbies			
Subscriptions and Dues			
Vacations			
<u>Pets</u>			
Food			
Grooming			
Vet Services/Boarding			
<u>Clothing</u>			
Casual			
Professional			
<u>Personal Care</u>			
Toiletries			
Grooming			
<u>Miscellaneous</u>			
Household Items			
Charitable Giving			
Gifts			
TOTAL EXPENSES:			