

Family Monthly Budget Month 1

Total Projected Cost	Total Actual Cost	Total Difference
\$1,195	\$1,236	(\$41)

Housing

	Projected Cost	Actual Cost	Difference
Mortgage or rent	\$1,000	\$1,000	\$0
Second mortgage or rent	\$0	\$0	\$0
Phone	\$54	\$100	(\$46)
Electricity	\$44	\$56	(\$12)
Gas	\$22	\$28	(\$6)
Water and sewer	\$8	\$8	\$0
Cable	\$34	\$34	\$0
Internet	\$0	\$0	\$0
Waste removal	\$10	\$10	\$0
Maintenance or repairs	\$23	\$0	\$23
Supplies	\$0	\$0	\$0
Other	\$0	\$0	\$0
Subtotals	\$1,195	\$1,236	(\$41)

Transportation

Vehicle 1 payment			\$0
Vehicle 2 payment			\$0
Bus/taxi fare			\$0
Insurance			\$0
Licensing			\$0
Fuel			\$0
Maintenance			\$0
Other			\$0
Subtotals	\$0	\$0	\$0

Insurance

Home			\$0
Health			\$0
Life			\$0
Disability			\$0
Long Term Care			\$0
Other			\$0

Projected Monthly Income

Income 1	\$4,000
Income 2	\$1,300
Extra income	\$300
Total monthly income	\$5,600

Actual Monthly Income

Income 1	\$4,000
Income 2	\$1,300
Extra income	\$300
Total monthly income	\$5,600

Projected balance (Projected income minus expenses)	\$4,405
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Actual balance (Actual income minus expenses)	\$4,364
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Difference (Actual minus projected)	(\$41)
Projected Percent debt to income	0.0%
Actual Percent debt to income	0.0%
Projected Percent mortgage in income	17.9%
Actual Percent mortgage in income	17.9%

Entertainment

	Projected Cost
Video/DVD	
CDs	
Movies	
Concerts	
Sporting events	
Live theater	
Books/Magazines	
Other	
Subtotals	\$0