

Monthly Budget- January

BUDGET MONTHLY INCOME (Net Amounts)	Income 1	\$4,000
	Income 2	
	Income 3	
	Total monthly income	\$4,000
ACTUAL MONTHLY INCOME	Income 1	
	Income 2	
	Income 3	
	Total monthly income	\$0

Black numbers are good / Red numbers are not!	
BUDGET BALANCE	
Budgeted income minus expenses	\$0
ACTUAL BALANCE	
Actual income minus expenses	\$0
DIFFERENCE	
Actual minus budgeted	\$0

DONATIONS	Budget	Actual	Difference
Tithing/Giving	\$400		\$400
Other			\$0
Other			\$0
Subtotals	\$400	\$0	\$400

Target = 10% 10%

SAVINGS OR INVESTMENTS	Budget	Actual	Difference
Savings	\$400		\$400
Retirement/Investment A/Cs			\$0
Other	\$0		\$0
Subtotals	\$400	\$0	\$400

Target = 10% 10%

HOUSING	Budget	Actual	Difference
Rent shared apt	\$800		\$800
Cable/Phone/Internet	\$50		\$50
Gas & Electric	\$50		\$50
Water & Sewer			\$0
Waste Removal			\$0
Maintenance/Rep (ESCROW?)			\$0
Other			\$0
Other			\$0
Other			\$0
Subtotals	\$900	\$0	\$900

Target = 30% 23%

TRANSPORTATION	Budget	Actual	Difference
Vehicle 1 loan or lease	\$350		\$350
Vehicle 2 loan or lease			#VALUE!
Fuel	\$150		\$150
Car insurance (ESCROW?)	\$150		\$150
Maintenance (ESCROW?)	\$50		\$50
License renewal (ESCROW?)	25]		#VALUE!
Other	\$0		\$0
Subtotals	\$700	\$0	#VALUE!

Target = 15% 18%

FOOD	Budget	Actual	Difference
Groceries	\$300		\$300
Dining out	\$100		\$100
Other			\$0
Subtotals	\$400	\$0	\$400

Target = 10% 10%

INSURANCE	Budget	Actual	Difference
Home	\$0		\$0
Health	\$100		\$100
Life	\$0		\$0
Other			\$0
Subtotals	\$100	\$0	\$100

Target = 5% 3%

PERSONAL	Budget	Actual	Difference
Cell Phone	\$75		\$75
Medical/Dental			\$0
Beauty/Barber	\$100		\$100
Cosmetics/Toiletries(IN MISC?)			\$0
Clothing(IN MISC?)			\$0
Dry cleaning			\$0
Health/Fitness			\$0
GIFTS Bday&Christmas (ESCROW?)	\$50		\$50
Education/Tuition			\$0
Pets			\$0
School supplies			\$0
Misc (Stores, Big5, Target, etc)	\$300		\$300
Subtotals	\$525	\$0	\$525

Target = 8% 13%

ENTERTAINMENT	Budget	Actual	Difference
Video/DVD/Movies/CDs	\$75		\$75
Concerts/Theater	\$0		\$0
Sporting events			\$0
Books/Subscriptions			\$0
Other			\$0
Other			\$0
Subtotals	\$75	\$0	\$75

Target = 5% 2%

LOANS	Budget	Actual	Difference
Personal	\$100		\$100
Student			\$0
Student			\$0
Credit card	\$100		\$100
Credit card	\$100		\$100
Other			\$0
Other			\$0
Other			\$0
Other			\$0
Other			\$0
Subtotals	\$300	\$0	\$300

Target = 0% 8%

PROFESSIONAL	Budget	Actual	Difference
Legal/Financial			\$0
Childcare	\$200		\$200
Vet (ESCROW?)			\$0
Other			\$0
Subtotals	\$200	\$0	\$200

Target = 1% 5%

TOTAL BUDGETED COST			\$4,000
TOTAL ACTUAL COST			\$0
TOTAL DIFFERENCE			(\$4,000)