Personal budget.....Budget vs. Actual

F = Fixed V = Variable P = Periodic

Today's Date:

NAME: _____

		Jan		Feb		March		April		May		June		July		Aug		Sept		Oct		Nov		Dec		Year	
	INCOME	**Budget**	**Actual**	**Budget**	**Actual**	**Budget**	**Actual**	**Budget**	**Actual**	**Budget**	**Actual**	**Budget**	**Actual**	**Budget**	**Actual**	**Budget**	**Actual**	**Budget**	**Actual**	**Budget**	**Actual**	**Budget**	**Actual**	**Budget**	**Actual**	**Budget**	**Actual**
	Wages																										
	wages/other																										
	Miscellaneous																										
	Income totals																										
	EXPENSES																										
	Home																										
F	Mortgage/rent																										
F	Home Equity/2nd Mortgage																										
F	Homeowners Insurance & Property Tax																										
	Electricity																										
	Water/sewer																										
F	Garbage																										
V																											
V	Cell phone																										
V	Home telephone																										
P	Home repairs																										
V	Home improvement																										
	Home totals																										
	Daily living																										
V	Groceries																										
V	Cleaning Supplies																										
F	Child care or Child Support																										
V	Dry cleaning/laundromat																										
V	Children's Allowance																										
V	Hobbies/Lessons																										
V	School/Tuition/Activities																										
	Daily living totals																										
	Transportation																										
V	Gas/fuel																										
V	Bus Fares/Parking Tolls																										
F	Car Insurance																										
P	Repairs																										
P	Vehicle registration/tags																										
	Transportation totals																										
	Entertainment																										
V	Cable TV/Internet																										
V	Video/DVD/Books																										
V	Dining Out																										
V	Movies																										
V	Babysitter																										
	Entertainment totals																										
	Health																										
F	Health club dues																										
F	Insurance																										

V	Prescriptions																								
V	Over-the-counter drugs																								
V	Co-payments/out-of-pocket																								
F	Life Insurance																								
	Health totals																								
	Vacations/Camping																								
V	Plane fare/site fees																								
V	Accommodations																								
V	Food																								
V	Rentals (car, etc)																								
C	Camp site, park fees																								
	Vacations totals																								
	Recreation/Other																								
V	Sports equipment																								
V	Team dues																								
P	Back-to-School																								
	Recreation totals																								
	Dues/subscriptions																								
V	Magazines/Newspapers																								
V	Online subscriptions																								
	Dues/subscription totals																								
	Personal																								
V	Clothing																								
V	Gifts																								
V	Salon																								
V	Haircuts																								
V	Books (including online)																								
V	Music																								
	Personal totals																								
	Financial obligations																								
F	Long-term savings for Goals																								
F	Retirement (401k, Roth IRA)																								
F	College Funds																								
F	Charitable Donations																								
F	Other Savings/Emergency Funds																								
	Financial obligation totals																								
	Misc. Monthly Debt Payments																								
V	Dental																								
V	Medical																								
F	Credit Card:																								
F	Credit Card:																								
F	Car Payment																								
	Misc. payments totals																								
	Total expenses																								
	Cash short/extra																								