

Income:	Monthly Amount-Expected	Monthly Amount-Actual	What's the Difference?
Wages (after tax)			
Investment Income			
Misc. Income			
TOTAL INCOME:			

Expenses:	Monthly Amount-Budgeted	Monthly Amount-Spent	What's the Difference?	Expenses:	Monthly Amount-Budgeted	Monthly Amount-Spent	What's the Difference?
Investments/Savings				Transportation			
College Fund				Car Payment			
Emergency Savings				Gas			
Short-term Savings				Auto Repairs			
401(k) (pre-tax)				Maintenance			
Traditional or Roth IRA				Insurance			
Other Investments				Communications			
Home				Telephone/Cell Phone			
Mortgage or Rent				Internet Access			
Insurance				Clothing			
Property Taxes				Casual			
Home Repairs				Professional			
Utilities				Special Occasion			
Electricity				Entertainment/Recreation			
Water and Sewer				Cable TV			
Natural Gas				Movies/Movie Rentals			
Debt Payments				Hobbies			
Student Loans				Magazine Subscriptions			
Credit Cards				Organizational Dues			
Other Loans				Vacations			
Food				Personal Care			
Groceries				Toiletries			
Dining Out				Grooming			
Family Obligations				Pets			
Child Support				Food			
Day Care				Grooming			
Babysitting				Vet Services/Boarding			
Health and Medical				Miscellaneous			
Insurance				Household Items			
Co-Pays				Charitable Giving			
Fitness				Gifts			
TOTAL EXPENSES:							