

Category	Monthly Budget Amount	Monthly Actual Amount	Difference
INCOME			
Salary/Wages (after taxes and other deductions) Job 1			
Salary/Wages (after taxes and other deductions) Job 2			
Interest/Dividends			
Other Income			
INCOME SUBTOTAL			
FIXED EXPENSES			
Housing (Rent)			
Telephone			
Water/Garbage			
Health Insurance			
Car Payment			
Car Insurance			
Debt Payments (credit cards, loans)			
Other Fixed Expenses			
FLEXIBLE EXPENSES			
Groceries			
Transportation (gas, repairs, tolls, bus, etc.)			
Medical/Dental			
Utilities (heat, electricity)			
Education			
Personal/Family services (laundry, toiletries, haircuts, etc.)			
Long Distance Telephone			
Cable TV			
Other Flexible Expenses			
DISCRETIONARY EXPENSES			
Savings			
Dining Out			
Clothes			
Furniture			
Gifts			
Entertainment/Recreation/Vacation			
Books/Magazines/Newspapers			
Charity			
Other Discretionary Expenses			
EXPENSES SUBTOTAL			
NET INCOME (Income less expenses)			

