

Category	Budget	Actual	Difference	Notes
Monthly pay (after taxes)			#VALUE!	
Alimony or child support received			#VALUE!	
Transfer from Savings			#VALUE!	
Other			#VALUE!	
Total Monthly Income	0	0	0	
Flexible Expenses	Flexible expenses are costs that are easily changed, reduced or eliminated. Spending money on entertainment and clothing represent flexible expenses . Even expenses that must be incurred, such as a grocery bill, can be considered flexible because the amount spent can vary.			
Utilities				
Electricity			#VALUE!	
Gas/heating oil			#VALUE!	
Water/sewage			#VALUE!	
Phone/cell phones			#VALUE!	
Other			#VALUE!	
Total Utility Expenses	0	0	0	
Food and Entertainment				
Groceries			#VALUE!	
Dining out			#VALUE!	
Entertainment (movies, etc.)			#VALUE!	
Sports/Hobbies			#VALUE!	
Other			#VALUE!	
Total Food and Entertainment	0	0	0	
Transportation				
Car maintenance/repair			#VALUE!	
Mass transit costs			#VALUE!	
Gas			#VALUE!	
Parking/tolls			#VALUE!	
Total Transportation Expenses	0	0	0	

Category	Budget	Actual	Difference	Notes
Credit Card Payments/Other Fees				
Credit Card #1 Payment			#VALUE!	
Credit Card #2 Payment			#VALUE!	
Credit Card #3 Payment			#VALUE!	
Legal/Other Professional Fees			#VALUE!	
Total Credit Card/Other Payments and Fees	0	0	0	
Children				
Lunch money			#VALUE!	
School supplies			#VALUE!	
Lessons/sports/music			#VALUE!	
New clothing			#VALUE!	
Personal grooming			#VALUE!	
Allowances			#VALUE!	
Other			#VALUE!	
Total Children Expenses	0	0	0	
Personal				
Dry cleaning/laundry			#VALUE!	
Personal grooming			#VALUE!	
Other			#VALUE!	
Total Personal Expenses	0	0	0	
Health/Medical				
Doctor/lab*			#VALUE!	
Orthodontist*			#VALUE!	
Eyeglasses/optometrist			#VALUE!	
Hospital/emergency*			#VALUE!	
Prescriptions*			#VALUE!	
Other			#VALUE!	
Total Health/Medical Expenses	0	0	0	

Category	Budget	Actual	Difference	Notes
Savings/Other Expenses				
Savings amount going into an account each month			#VALUE!	
Retirement (401k, IRA)			#VALUE!	
Gifts (holiday, birthday)			#VALUE!	
House maintenance/repairs			#VALUE!	
Lawn/Garden			#VALUE!	
Furniture			#VALUE!	
Pet Care			#VALUE!	
Church/charity			#VALUE!	
Vacation			#VALUE!	
Federal/state/local taxes			#VALUE!	
Other			#VALUE!	
Total Savings/Other Expenses	0	0	0	
Total Flexible Expenses	0	0	0	
Fixed Expenses	A fixed expense is "any expense that does not change from period to period," such as mortgage or rent payments, some utility bills, and loan payments. The amounts may vary slightly, but you know they are due on a regular basis.			
Housing				
Mortgage or rent			#VALUE!	
Real estate property tax			#VALUE!	
Personal property tax			#VALUE!	
Homeowner's or renter's insurance			#VALUE!	
Homeowner's association or condo fees			#VALUE!	
Total Housing Expenses	0	0	0	
Utilities				
Cable/Satellite TV			#VALUE!	
Internet			#VALUE!	
Other			#VALUE!	
Total Utility Expenses	0	0	0	

Category	Budget	Actual	Difference	Notes
Health/Medical				
Medical insurance premiums			#VALUE!	
Dental insurance premiums			#VALUE!	
Other health premiums			#VALUE!	
Total Health/Medical Expenses	0	0	0	
Transportation				
Car payments			#VALUE!	
Car insurance			#VALUE!	
Registration/inspection/license			#VALUE!	
Total Transportation Expenses	0	0	0	
Loan/Other Payments				
Student Loans			#VALUE!	
Alimony/child support paid			#VALUE!	
Total Loan/ Other Expenses	0	0	0	
Children				
Child care			#VALUE!	
School tuition			#VALUE!	
Other			#VALUE!	
Total Children Expenses	0	0	0	
Total Fixed Expenses	0	0	0	
Monthly Totals				
Total Monthly Income	0	0	0	
Total Monthly Expenses	0	0	0	
Difference	0	0	0	