

# monthly budget planning

budgeted item	budget	actual	difference	comments
<b>INCOME</b>				
income 1				
income 2				
extra income				
<b>SAVINGS</b>				
emergency fund				
retirement fund				
college fund				
<b>HOUSING</b>				
first mortgage				
second mortgage				
property taxes				
homeowners insurance				
repairs/maintenance				
other				
<b>UTILITIES</b>				
electricity				
water				
gas				
phone				
trash				
cable				
internet				
cell phone				
<b>FOOD</b>				
grocery				
dining/restaurants				
<b>TRANSPORTATION</b>				
auto payment 1				
auto payment 2				
fuel				
repairs/maintenance				
auto insurance				
license/tax				
other				
<b>Page 1 Totals</b>				

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budgeted item	budget	actual	difference	comments
<b>CLOTHING</b>				
children				
adults				
cleaning/laundry				
<b>MEDICAL/HEALTH</b>				
disability insurance				
health insurance				
doctor				
dentist				
optometrist				
medications				
<b>PERSONAL</b>				
life insurance				
child care				
babysitter				
toiletries				
cosmetics				
hair care				
education: adult				
school tuition				
school supplies				
child support				
alimony				
subscriptions				
organization dues				
gifts				
<b>RECREATION</b>				
entertainment				
vacation				
gym membership				
<b>Page 2 Totals</b>				

