MEMBER FDIC
EQUAL HOUSING LENDER

Make a Family Monthly Budget

With a family, it can be tough to make ends meet. A budget can help you take control of your finances, and to track your spending. A monthly budget will give you a clear picture of your cash flow, and help you make smarter choices about your spending.

PROJECTED MONTHLY INCOME	Income 1		PROJECTED BALANCE	
	Extra income		ACTUAL BALANCE	
	Total monthly income		DIFFERENCE	
PROJECTED MONTHLY INCOME	Income 1			
	Extra income			
	Total monthly income			

HOUSING	Projected	Actual	Difference
Mortgage or rent			
Phone			
Electricity			
Gas			
Water and sewer			
Cable			
Waste removal			
Maintenance or repairs			
Supplies			
Other			
Subtotals			
TRANSPORTATION			
Vehicle payment			
Insurance			
Licensing			
Fuel			
Maintenance			
Other			
Subtotals			
PETS			
Food			
Medical			
Other			
Subtotals			
PERSONAL CARE			
Medical			
Clothing			
Dry cleaning			
Health club			
Organization dues or fees			
Other			
Subtotals			
CHILDREN			
Medical			
Clothing			
School tuition			
School supplies			
Child care			
Other			
Subtotals			

ENTERTAINMENT	Projected	Actual	Difference
Video/DVD			
CDs			
Movies			
Concerts			
Sporting events			
Live theater			
Other			
Subtotals			
LOANS			
Personal			
Student			
Credit card			
Credit card			
Credit card			
Other			
Subtotals			
TAXES			
Federal			
State			
Local			
Other			
Subtotals			
SAVINGS OR INVESTMENTS			
Retirement account			
Investment account			
Other			
Subtotals			
GIFTS AND DONATIONS			
Charity			
Subtotals			
LEGAL			
Attorney			
Alimony			
Payments on lien			
Other			
Subtotals			
TOTAL PROJECTED COST			
TOTAL ACTUAL COST			
TOTAL DIFFERENCE			