

Family Monthly Budget

	Total Planned Spending	Total Actual Spending	Total Difference
	\$0	\$0	\$0

	Planned Spending	Actual Spending	Difference
Housing			
Mortgage or rent			\$0
Second mortgage or rent			\$0
Phone			\$0
Electricity			\$0
Gas			\$0
Water and sewer			\$0
Cable			\$0
Waste removal			\$0
Maintenance or repairs			\$0
Supplies			\$0
Other			\$0
Subtotals	\$0	\$0	\$0

	Planned Spending	Actual Spending	Difference
Transportation			
Vehicle 1 payment			\$0
Vehicle 2 payment			\$0
Bus/taxi fare			\$0
Insurance			\$0
Licensing			\$0
Fuel			\$0
Maintenance			\$0
Other			\$0
Subtotals	\$0	\$0	\$0

	Planned Spending	Actual Spending	Difference
Insurance			
Home			\$0
Health			\$0
Life			\$0
Other			\$0
Subtotals	\$0	\$0	\$0

	Planned Spending	Actual Spending	Difference
Food			
Groceries			\$0
Dining out			\$0
Other			\$0
Subtotals	\$0	\$0	\$0

	Planned Spending	Actual Spending	Difference
Children			
Medical			\$0
Clothing			\$0
School tuition			\$0
School supplies			\$0
Organization dues or fees			\$0
Lunch money			\$0
Child care			\$0
Toys/games			\$0
Other			\$0
Subtotals	\$0	\$0	\$0

	Planned Spending	Actual Spending	Difference
Pets			
Food			\$0
Medical			\$0
Grooming			\$0
Toys			\$0
Other			\$0
Subtotals	\$0	\$0	\$0

	Planned Spending	Actual Spending	Difference
Personal Care			
Medical			\$0
Hair/nails			\$0
Clothing			\$0
Dry cleaning			\$0
Health club			\$0
Organization dues or fees			\$0
Other			\$0
Subtotals	\$0	\$0	\$0

Planned Monthly Income	
Income 1	
Income 2	
Extra income	
Total monthly income	\$0

Actual Monthly Income	
Income 1	
Income 2	
Extra income	
Total monthly income	\$0

Planned balance (Planned income minus expenses)	\$0
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Actual balance (Actual income minus expenses)	\$0
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Difference (Actual minus Planned)	\$0
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Step by Step Instructions for Planning Budget

1. For each category, add your Planned Spending - what you plan to spend each month.
2. Add your Planned monthly income - the amount you normally bring home each month.
3. You will see the spreadsheet automatically keeps track of your balance.
4. If the number in the Planned Balance Column is black, your income is higher than your spending. That is good.
5. If the number in the Planned Balance is red, your Planned Spending is higher than your Planned Income. You'll need to lower your planned spending.

Step by Step Instructions for Actual Spending & Income

Follow above instructions, but now enter in your actual spending for each category, and your actual income.

The **Actual Balance** shows your final totals for the month!

	Planned Spending	Actual Spending	Difference
Entertainment			
Video/DVD			\$0
CDs			\$0
Movies			\$0
Concerts			\$0
Sporting events			\$0
Live theater			\$0
Other			\$0
Subtotals	\$0	\$0	\$0

	Planned Spending	Actual Spending	Difference
Loans			
Personal			\$0
Student			\$0
Credit card			\$0
Credit card			\$0
Credit card			\$0
Other			\$0
Subtotals	\$0	\$0	\$0

	Planned Spending	Actual Spending	Difference
Taxes			
Federal			\$0
State			\$0
Local			\$0
Other			\$0
Subtotals	\$0	\$0	\$0

	Planned Spending	Actual Spending	Difference
Savings or Investments			
Retirement account			\$0
Investment account			\$0
College			\$0
Other			\$0
Subtotals	\$0	\$0	\$0

	Planned Spending	Actual Spending	Difference
Gifts and Donations			
Charity 1			\$0
Charity 2			\$0
Charity 3			\$0
Subtotals	\$0	\$0	\$0

	Planned Spending	Actual Spending	Difference
Legal			
Attorney			\$0
Alimony			\$0
Payments on lien or judgment			\$0
Other			\$0
Subtotals	\$0	\$0	\$0