

## Personal Budget for the Month of January

Sources of Income	Budget	Actual	Diff.
Salary 1			0
Salary 2			0
Rent Income			0
Dividends/Interest			0
Other income			0
<b>Income Before Taxes</b>	0	0	0
Income Tax			0
<b>Income After Taxes</b>	0	0	0

Food	Budget	Actual	Diff.
Groceries			0
Food - Eating Out/Misc.			0
<b>Total Food</b>	0	0	0

Housing	Budget	Actual	Diff.
Mortgage/Rent			0
Mortgage Insurance			0
Property Taxes			0
House Insurance			0
Home Maintenance			0
Home Improvements			0
Home Supplies			0
Home Furniture			0
Home Lawn/Landscape			0
Computer/Internet			0
Electricity/Gas			0
Water			0
Telephone			0
<b>Total Housing</b>	0	0	0

Transportation	Budget	Actual	Diff.
Auto Insurance			0
Automobile Payment			0
Auto Maintenance/Fuel			0
Auto Tags/Licensing			0
<b>Total Transportation</b>	0	0	0

Health Care	Budget	Actual	Diff.
Medical			0
Dental			0
<b>Total Health Care</b>	0	0	0

Education	Budget	Actual	Diff.
Education/Tuition			0
<b>Total Education</b>	0	0	0

Summary	Budget	Actual	Diff.
Total Income (After Taxes)	0	0	0
Total Expenses	0	0	0
Difference	0	0	0

Personal Care Products and Services	Budget	Actual	Diff.
Health/Beauty			0
Haircuts			0
Fitness			0
<b>Total Personal Care Products and Services</b>	0	0	0

Apparel and Services	Budget	Actual	Diff.
Dry Cleaning/Laundry			0
Clothing			0
<b>Total Apparel and Services</b>	0	0	0

Entertainment	Budget	Actual	Diff.
Recreation			0
Fees and Admissions			0
Cable/Videos/Movies			0
Pet Expense			0
<b>Total Entertainment</b>	0	0	0

Personal Insurance and Pensions	Budget	Actual	Diff.
Life Insurance			0
Stocks/Bonds			0
Other Insurance			0
401K			0
<b>Total Personal Insurance and Pensions</b>	0	0	0

Cash Contributions	Budget	Actual	Diff.
Tithe/Offerings			0
<b>Total Cash Contributions</b>	0	0	0

Investments	Budget	Actual	Diff.
Savings			0
Investments			0
<b>Total Investments</b>	0	0	0

Miscellaneous	Budget	Actual	Diff.
Books/Magazines			0
Newspapers			0
Gifts			0
Other			0
Other			0
<b>Total Miscellaneous</b>	0	0	0

## Personal Budget for the Month of February

Sources of Income	Budget	Actual	Diff.
Salary 1			0
Salary 2			0
Rent Income			0
Dividends/Interest			0
Other income			0
<b>Income Before Taxes</b>	0	0	0
Income Tax			0
<b>Income After Taxes</b>	0	0	0

Food	Budget	Actual	Diff.
Groceries			0
Food - Eating Out/Misc.			0
<b>Total Food</b>	0	0	0

Housing	Budget	Actual	Diff.
Mortgage/Rent			0
Mortgage Insurance			0
Property Taxes			0
House Insurance			0
Home Maintenance			0
Home Improvements			0
Home Supplies			0
Home Furniture			0
Home Lawn/Landscape			0
Computer/Internet			0
Electricity/Gas			0
Water			0
Telephone			0
<b>Total Housing</b>	0	0	0

Transportation	Budget	Actual	Diff.
Auto Insurance			0
Automobile Payment			0
Auto Maintenance/Fuel			0
Auto Tags/Licensing			0
<b>Total Transportation</b>	0	0	0

Health Care	Budget	Actual	Diff.
Medical			0
Dental			0
<b>Total Health Care</b>	0	0	0

Education	Budget	Actual	Diff.
Education/Tuition			0
<b>Total Education</b>	0	0	0

Summary	Budget	Actual	Diff.
Total Income (After Taxes)	0	0	0
Total Expenses	0	0	0
Difference	0	0	0

Personal Care Products and Services	Budget	Actual	Diff.
Health/Beauty			0
Haircuts			0
Fitness			0
<b>Total Personal Care Products and Services</b>	0	0	0

Apparel and Services	Budget	Actual	Diff.
Dry Cleaning/Laundry			0
Clothing			0
<b>Total Apparel and Services</b>	0	0	0

Entertainment	Budget	Actual	Diff.
Recreation			0
Fees and Admissions			0
Cable/Videos/Movies			0
Pet Expense			0
<b>Total Entertainment</b>	0	0	0

Personal Insurance and Pensions	Budget	Actual	Diff.
Life Insurance			0
Stocks/Bonds			0
Other Insurance			0
401K			0
<b>Total Personal Insurance and Pensions</b>	0	0	0

Cash Contributions	Budget	Actual	Diff.
Tithe/Offerings			0
<b>Total Cash Contributions</b>	0	0	0

Investments	Budget	Actual	Diff.
Savings			0
Investments			0
<b>Total Investments</b>	0	0	0

Miscellaneous	Budget	Actual	Diff.
Books/Magazines			0
Newspapers			0
Gifts			0
Other			0
Other			0
<b>Total Miscellaneous</b>	0	0	0

## Personal Budget for the Month of March

Sources of Income	Budget	Actual	Diff.
Salary 1			0
Salary 2			0
Rent Income			0
Dividends/Interest			0
Other income			0
<b>Income Before Taxes</b>	0	0	0
Income Tax			0
<b>Income After Taxes</b>	0	0	0

Food	Budget	Actual	Diff.
Groceries			0
Food - Eating Out/Misc.			0
<b>Total Food</b>	0	0	0

Housing	Budget	Actual	Diff.
Mortgage/Rent			0
Mortgage Insurance			0
Property Taxes			0
House Insurance			0
Home Maintenance			0
Home Improvements			0
Home Supplies			0
Home Furniture			0
Home Lawn/Landscape			0
Computer/Internet			0
Electricity/Gas			0
Water			0
Telephone			0
<b>Total Housing</b>	0	0	0

Transportation	Budget	Actual	Diff.
Auto Insurance			0
Automobile Payment			0
Auto Maintenance/Fuel			0
Auto Tags/Licensing			0
<b>Total Transportation</b>	0	0	0

Health Care	Budget	Actual	Diff.
Medical			0
Dental			0
<b>Total Health Care</b>	0	0	0

Education	Budget	Actual	Diff.
Education/Tuition			0
<b>Total Education</b>	0	0	0

Summary	Budget	Actual	Diff.
Total Income (After Taxes)	0	0	0
Total Expenses	0	0	0
Difference	0	0	0

Personal Care Products and Services	Budget	Actual	Diff.
Health/Beauty			0
Haircuts			0
Fitness			0
<b>Total Personal Care Products and Services</b>	0	0	0

Apparel and Services	Budget	Actual	Diff.
Dry Cleaning/Laundry			0
Clothing			0
<b>Total Apparel and Services</b>	0	0	0

Entertainment	Budget	Actual	Diff.
Recreation			0
Fees and Admissions			0
Cable/Videos/Movies			0
Pet Expense			0
<b>Total Entertainment</b>	0	0	0

Personal Insurance and Pensions	Budget	Actual	Diff.
Life Insurance			0
Stocks/Bonds			0
Other Insurance			0
401K			0
<b>Total Personal Insurance and Pensions</b>	0	0	0

Cash Contributions	Budget	Actual	Diff.
Tithe/Offerings			0
<b>Total Cash Contributions</b>	0	0	0

Investments	Budget	Actual	Diff.
Savings			0
Investments			0
<b>Total Investments</b>	0	0	0

Miscellaneous	Budget	Actual	Diff.
Books/Magazines			0
Newspapers			0
Gifts			0
Other			0
Other			0
<b>Total Miscellaneous</b>	0	0	0

## Personal Budget for the Month of April

Sources of Income	Budget	Actual	Diff.
Salary 1			0
Salary 2			0
Rent Income			0
Dividends/Interest			0
Other income			0
<b>Income Before Taxes</b>	0	0	0
Income Tax			0
<b>Income After Taxes</b>	0	0	0

Food	Budget	Actual	Diff.
Groceries			0
Food - Eating Out/Misc.			0
<b>Total Food</b>	0	0	0

Housing	Budget	Actual	Diff.
Mortgage/Rent			0
Mortgage Insurance			0
Property Taxes			0
House Insurance			0
Home Maintenance			0
Home Improvements			0
Home Supplies			0
Home Furniture			0
Home Lawn/Landscape			0
Computer/Internet			0
Electricity/Gas			0
Water			0
Telephone			0
<b>Total Housing</b>	0	0	0

Transportation	Budget	Actual	Diff.
Auto Insurance			0
Automobile Payment			0
Auto Maintenance/Fuel			0
Auto Tags/Licensing			0
<b>Total Transportation</b>	0	0	0

Health Care	Budget	Actual	Diff.
Medical			0
Dental			0
<b>Total Health Care</b>	0	0	0

Education	Budget	Actual	Diff.
Education/Tuition			0
<b>Total Education</b>	0	0	0

Summary	Budget	Actual	Diff.
Total Income (After Taxes)	0	0	0
Total Expenses	0	0	0
Difference	0	0	0

Personal Care Products and Services	Budget	Actual	Diff.
Health/Beauty			0
Haircuts			0
Fitness			0
<b>Total Personal Care Products and Services</b>	0	0	0

Apparel and Services	Budget	Actual	Diff.
Dry Cleaning/Laundry			0
Clothing			0
<b>Total Apparel and Services</b>	0	0	0

Entertainment	Budget	Actual	Diff.
Recreation			0
Fees and Admissions			0
Cable/Videos/Movies			0
Pet Expense			0
<b>Total Entertainment</b>	0	0	0

Personal Insurance and Pensions	Budget	Actual	Diff.
Life Insurance			0
Stocks/Bonds			0
Other Insurance			0
401K			0
<b>Total Personal Insurance and Pensions</b>	0	0	0

Cash Contributions	Budget	Actual	Diff.
Tithe/Offerings			0
<b>Total Cash Contributions</b>	0	0	0

Investments	Budget	Actual	Diff.
Savings			0
Investments			0
<b>Total Investments</b>	0	0	0

Miscellaneous	Budget	Actual	Diff.
Books/Magazines			0
Newspapers			0
Gifts			0
Other			0
Other			0
<b>Total Miscellaneous</b>	0	0	0

## Personal Budget for the Month of May

Sources of Income	Budget	Actual	Diff.
Salary 1			0
Salary 2			0
Rent Income			0
Dividends/Interest			0
Other income			0
<b>Income Before Taxes</b>	0	0	0
Income Tax			0
<b>Income After Taxes</b>	0	0	0

Food	Budget	Actual	Diff.
Groceries			0
Food - Eating Out/Misc.			0
<b>Total Food</b>	0	0	0

Housing	Budget	Actual	Diff.
Mortgage/Rent			0
Mortgage Insurance			0
Property Taxes			0
House Insurance			0
Home Maintenance			0
Home Improvements			0
Home Supplies			0
Home Furniture			0
Home Lawn/Landscape			0
Computer/Internet			0
Electricity/Gas			0
Water			0
Telephone			0
<b>Total Housing</b>	0	0	0

Transportation	Budget	Actual	Diff.
Auto Insurance			0
Automobile Payment			0
Auto Maintenance/Fuel			0
Auto Tags/Licensing			0
<b>Total Transportation</b>	0	0	0

Health Care	Budget	Actual	Diff.
Medical			0
Dental			0
<b>Total Health Care</b>	0	0	0

Education	Budget	Actual	Diff.
Education/Tuition			0
<b>Total Education</b>	0	0	0

Summary	Budget	Actual	Diff.
Total Income (After Taxes)	0	0	0
Total Expenses	0	0	0
Difference	0	0	0

Personal Care Products and Services	Budget	Actual	Diff.
Health/Beauty			0
Haircuts			0
Fitness			0
<b>Total Personal Care Products and Services</b>	0	0	0

Apparel and Services	Budget	Actual	Diff.
Dry Cleaning/Laundry			0
Clothing			0
<b>Total Apparel and Services</b>	0	0	0

Entertainment	Budget	Actual	Diff.
Recreation			0
Fees and Admissions			0
Cable/Videos/Movies			0
Pet Expense			0
<b>Total Entertainment</b>	0	0	0

Personal Insurance and Pensions	Budget	Actual	Diff.
Life Insurance			0
Stocks/Bonds			0
Other Insurance			0
401K			0
<b>Total Personal Insurance and Pensions</b>	0	0	0

Cash Contributions	Budget	Actual	Diff.
Tithe/Offerings			0
<b>Total Cash Contributions</b>	0	0	0

Investments	Budget	Actual	Diff.
Savings			0
Investments			0
<b>Total Investments</b>	0	0	0

Miscellaneous	Budget	Actual	Diff.
Books/Magazines			0
Newspapers			0
Gifts			0
Other			0
Other			0
<b>Total Miscellaneous</b>	0	0	0

## Personal Budget for the Month of June

Sources of Income	Budget	Actual	Diff.
Salary 1			0
Salary 2			0
Rent Income			0
Dividends/Interest			0
Other income			0
<b>Income Before Taxes</b>	0	0	0
Income Tax			0
<b>Income After Taxes</b>	0	0	0

Food	Budget	Actual	Diff.
Groceries			0
Food - Eating Out/Misc.			0
<b>Total Food</b>	0	0	0

Housing	Budget	Actual	Diff.
Mortgage/Rent			0
Mortgage Insurance			0
Property Taxes			0
House Insurance			0
Home Maintenance			0
Home Improvements			0
Home Supplies			0
Home Furniture			0
Home Lawn/Landscape			0
Computer/Internet			0
Electricity/Gas			0
Water			0
Telephone			0
<b>Total Housing</b>	0	0	0

Transportation	Budget	Actual	Diff.
Auto Insurance			0
Automobile Payment			0
Auto Maintenance/Fuel			0
Auto Tags/Licensing			0
<b>Total Transportation</b>	0	0	0

Health Care	Budget	Actual	Diff.
Medical			0
Dental			0
<b>Total Health Care</b>	0	0	0

Education	Budget	Actual	Diff.
Education/Tuition			0
<b>Total Education</b>	0	0	0

Summary	Budget	Actual	Diff.
Total Income (After Taxes)	0	0	0
Total Expenses	0	0	0
Difference	0	0	0

Personal Care Products and Services	Budget	Actual	Diff.
Health/Beauty			0
Haircuts			0
Fitness			0
<b>Total Personal Care Products and Services</b>	0	0	0

Apparel and Services	Budget	Actual	Diff.
Dry Cleaning/Laundry			0
Clothing			0
<b>Total Apparel and Services</b>	0	0	0

Entertainment	Budget	Actual	Diff.
Recreation			0
Fees and Admissions			0
Cable/Videos/Movies			0
Pet Expense			0
<b>Total Entertainment</b>	0	0	0

Personal Insurance and Pensions	Budget	Actual	Diff.
Life Insurance			0
Stocks/Bonds			0
Other Insurance			0
401K			0
<b>Total Personal Insurance and Pensions</b>	0	0	0

Cash Contributions	Budget	Actual	Diff.
Tithe/Offerings			0
<b>Total Cash Contributions</b>	0	0	0

Investments	Budget	Actual	Diff.
Savings			0
Investments			0
<b>Total Investments</b>	0	0	0

Miscellaneous	Budget	Actual	Diff.
Books/Magazines			0
Newspapers			0
Gifts			0
Other			0
Other			0
<b>Total Miscellaneous</b>	0	0	0

## Personal Budget for the Month of July

Sources of Income	Budget	Actual	Diff.
Salary 1			0
Salary 2			0
Rent Income			0
Dividends/Interest			0
Other income			0
<b>Income Before Taxes</b>	0	0	0
Income Tax			0
<b>Income After Taxes</b>	0	0	0

Food	Budget	Actual	Diff.
Groceries			0
Food - Eating Out/Misc.			0
<b>Total Food</b>	0	0	0

Housing	Budget	Actual	Diff.
Mortgage/Rent			0
Mortgage Insurance			0
Property Taxes			0
House Insurance			0
Home Maintenance			0
Home Improvements			0
Home Supplies			0
Home Furniture			0
Home Lawn/Landscape			0
Computer/Internet			0
Electricity/Gas			0
Water			0
Telephone			0
<b>Total Housing</b>	0	0	0

Transportation	Budget	Actual	Diff.
Auto Insurance			0
Automobile Payment			0
Auto Maintenance/Fuel			0
Auto Tags/Licensing			0
<b>Total Transportation</b>	0	0	0

Health Care	Budget	Actual	Diff.
Medical			0
Dental			0
<b>Total Health Care</b>	0	0	0

Education	Budget	Actual	Diff.
Education/Tuition			0
<b>Total Education</b>	0	0	0

Summary	Budget	Actual	Diff.
Total Income (After Taxes)	0	0	0
Total Expenses	0	0	0
Difference	0	0	0

Personal Care Products and Services	Budget	Actual	Diff.
Health/Beauty			0
Haircuts			0
Fitness			0
<b>Total Personal Care Products and Services</b>	0	0	0

Apparel and Services	Budget	Actual	Diff.
Dry Cleaning/Laundry			0
Clothing			0
<b>Total Apparel and Services</b>	0	0	0

Entertainment	Budget	Actual	Diff.
Recreation			0
Fees and Admissions			0
Cable/Videos/Movies			0
Pet Expense			0
<b>Total Entertainment</b>	0	0	0

Personal Insurance and Pensions	Budget	Actual	Diff.
Life Insurance			0
Stocks/Bonds			0
Other Insurance			0
401K			0
<b>Total Personal Insurance and Pensions</b>	0	0	0

Cash Contributions	Budget	Actual	Diff.
Tithe/Offerings			0
<b>Total Cash Contributions</b>	0	0	0

Investments	Budget	Actual	Diff.
Savings			0
Investments			0
<b>Total Investments</b>	0	0	0

Miscellaneous	Budget	Actual	Diff.
Books/Magazines			0
Newspapers			0
Gifts			0
Other			0
Other			0
<b>Total Miscellaneous</b>	0	0	0

## Personal Budget for the Month of August

Sources of Income	Budget	Actual	Diff.
Salary 1			0
Salary 2			0
Rent Income			0
Dividends/Interest			0
Other income			0
<b>Income Before Taxes</b>	0	0	0
Income Tax			0
<b>Income After Taxes</b>	0	0	0

Food	Budget	Actual	Diff.
Groceries			0
Food - Eating Out/Misc.			0
<b>Total Food</b>	0	0	0

Housing	Budget	Actual	Diff.
Mortgage/Rent			0
Mortgage Insurance			0
Property Taxes			0
House Insurance			0
Home Maintenance			0
Home Improvements			0
Home Supplies			0
Home Furniture			0
Home Lawn/Landscape			0
Computer/Internet			0
Electricity/Gas			0
Water			0
Telephone			0
<b>Total Housing</b>	0	0	0

Transportation	Budget	Actual	Diff.
Auto Insurance			0
Automobile Payment			0
Auto Maintenance/Fuel			0
Auto Tags/Licensing			0
<b>Total Transportation</b>	0	0	0

Health Care	Budget	Actual	Diff.
Medical			0
Dental			0
<b>Total Health Care</b>	0	0	0

Education	Budget	Actual	Diff.
Education/Tuition			0
<b>Total Education</b>	0	0	0

Summary	Budget	Actual	Diff.
Total Income (After Taxes)	0	0	0
Total Expenses	0	0	0
Difference	0	0	0

Personal Care Products and Services	Budget	Actual	Diff.
Health/Beauty			0
Haircuts			0
Fitness			0
<b>Total Personal Care Products and Services</b>	0	0	0

Apparel and Services	Budget	Actual	Diff.
Dry Cleaning/Laundry			0
Clothing			0
<b>Total Apparel and Services</b>	0	0	0

Entertainment	Budget	Actual	Diff.
Recreation			0
Fees and Admissions			0
Cable/Videos/Movies			0
Pet Expense			0
<b>Total Entertainment</b>	0	0	0

Personal Insurance and Pensions	Budget	Actual	Diff.
Life Insurance			0
Stocks/Bonds			0
Other Insurance			0
401K			0
<b>Total Personal Insurance and Pensions</b>	0	0	0

Cash Contributions	Budget	Actual	Diff.
Tithe/Offerings			0
<b>Total Cash Contributions</b>	0	0	0

Investments	Budget	Actual	Diff.
Savings			0
Investments			0
<b>Total Investments</b>	0	0	0

Miscellaneous	Budget	Actual	Diff.
Books/Magazines			0
Newspapers			0
Gifts			0
Other			0
Other			0
<b>Total Miscellaneous</b>	0	0	0

## Personal Budget for the Month of September

Sources of Income	Budget	Actual	Diff.
Salary 1			0
Salary 2			0
Rent Income			0
Dividends/Interest			0
Other income			0
<b>Income Before Taxes</b>	0	0	0
Income Tax			0
<b>Income After Taxes</b>	0	0	0

Food	Budget	Actual	Diff.
Groceries			0
Food - Eating Out/Misc.			0
<b>Total Food</b>	0	0	0

Housing	Budget	Actual	Diff.
Mortgage/Rent			0
Mortgage Insurance			0
Property Taxes			0
House Insurance			0
Home Maintenance			0
Home Improvements			0
Home Supplies			0
Home Furniture			0
Home Lawn/Landscape			0
Computer/Internet			0
Electricity/Gas			0
Water			0
Telephone			0
<b>Total Housing</b>	0	0	0

Transportation	Budget	Actual	Diff.
Auto Insurance			0
Automobile Payment			0
Auto Maintenance/Fuel			0
Auto Tags/Licensing			0
<b>Total Transportation</b>	0	0	0

Health Care	Budget	Actual	Diff.
Medical			0
Dental			0
<b>Total Health Care</b>	0	0	0

Education	Budget	Actual	Diff.
Education/Tuition			0
<b>Total Education</b>	0	0	0

Summary	Budget	Actual	Diff.
Total Income (After Taxes)	0	0	0
Total Expenses	0	0	0
Difference	0	0	0

Personal Care Products and Services	Budget	Actual	Diff.
Health/Beauty			0
Haircuts			0
Fitness			0
<b>Total Personal Care Products and Services</b>	0	0	0

Apparel and Services	Budget	Actual	Diff.
Dry Cleaning/Laundry			0
Clothing			0
<b>Total Apparel and Services</b>	0	0	0

Entertainment	Budget	Actual	Diff.
Recreation			0
Fees and Admissions			0
Cable/Videos/Movies			0
Pet Expense			0
<b>Total Entertainment</b>	0	0	0

Personal Insurance and Pensions	Budget	Actual	Diff.
Life Insurance			0
Stocks/Bonds			0
Other Insurance			0
401K			0
<b>Total Personal Insurance and Pensions</b>	0	0	0

Cash Contributions	Budget	Actual	Diff.
Tithe/Offerings			0
<b>Total Cash Contributions</b>	0	0	0

Investments	Budget	Actual	Diff.
Savings			0
Investments			0
<b>Total Investments</b>	0	0	0

Miscellaneous	Budget	Actual	Diff.
Books/Magazines			0
Newspapers			0
Gifts			0
Other			0
Other			0
<b>Total Miscellaneous</b>	0	0	0

## Personal Budget for the Month of October

Sources of Income	Budget	Actual	Diff.
Salary 1			0
Salary 2			0
Rent Income			0
Dividends/Interest			0
Other income			0
<b>Income Before Taxes</b>	0	0	0
Income Tax			0
<b>Income After Taxes</b>	0	0	0

Food	Budget	Actual	Diff.
Groceries			0
Food - Eating Out/Misc.			0
<b>Total Food</b>	0	0	0

Housing	Budget	Actual	Diff.
Mortgage/Rent			0
Mortgage Insurance			0
Property Taxes			0
House Insurance			0
Home Maintenance			0
Home Improvements			0
Home Supplies			0
Home Furniture			0
Home Lawn/Landscape			0
Computer/Internet			0
Electricity/Gas			0
Water			0
Telephone			0
<b>Total Housing</b>	0	0	0

Transportation	Budget	Actual	Diff.
Auto Insurance			0
Automobile Payment			0
Auto Maintenance/Fuel			0
Auto Tags/Licensing			0
<b>Total Transportation</b>	0	0	0

Health Care	Budget	Actual	Diff.
Medical			0
Dental			0
<b>Total Health Care</b>	0	0	0

Education	Budget	Actual	Diff.
Education/Tuition			0
<b>Total Education</b>	0	0	0

Summary	Budget	Actual	Diff.
Total Income (After Taxes)	0	0	0
Total Expenses	0	0	0
Difference	0	0	0

Personal Care Products and Services	Budget	Actual	Diff.
Health/Beauty			0
Haircuts			0
Fitness			0
<b>Total Personal Care Products and Services</b>	0	0	0

Apparel and Services	Budget	Actual	Diff.
Dry Cleaning/Laundry			0
Clothing			0
<b>Total Apparel and Services</b>	0	0	0

Entertainment	Budget	Actual	Diff.
Recreation			0
Fees and Admissions			0
Cable/Videos/Movies			0
Pet Expense			0
<b>Total Entertainment</b>	0	0	0

Personal Insurance and Pensions	Budget	Actual	Diff.
Life Insurance			0
Stocks/Bonds			0
Other Insurance			0
401K			0
<b>Total Personal Insurance and Pensions</b>	0	0	0

Cash Contributions	Budget	Actual	Diff.
Tithe/Offerings			0
<b>Total Cash Contributions</b>	0	0	0

Investments	Budget	Actual	Diff.
Savings			0
Investments			0
<b>Total Investments</b>	0	0	0

Miscellaneous	Budget	Actual	Diff.
Books/Magazines			0
Newspapers			0
Gifts			0
Other			0
Other			0
<b>Total Miscellaneous</b>	0	0	0

## Personal Budget for the Month of November

Sources of Income	Budget	Actual	Diff.
Salary 1			0
Salary 2			0
Rent Income			0
Dividends/Interest			0
Other income			0
<b>Income Before Taxes</b>	0	0	0
Income Tax			0
<b>Income After Taxes</b>	0	0	0

Food	Budget	Actual	Diff.
Groceries			0
Food - Eating Out/Misc.			0
<b>Total Food</b>	0	0	0

Housing	Budget	Actual	Diff.
Mortgage/Rent			0
Mortgage Insurance			0
Property Taxes			0
House Insurance			0
Home Maintenance			0
Home Improvements			0
Home Supplies			0
Home Furniture			0
Home Lawn/Landscape			0
Computer/Internet			0
Electricity/Gas			0
Water			0
Telephone			0
<b>Total Housing</b>	0	0	0

Transportation	Budget	Actual	Diff.
Auto Insurance			0
Automobile Payment			0
Auto Maintenance/Fuel			0
Auto Tags/Licensing			0
<b>Total Transportation</b>	0	0	0

Health Care	Budget	Actual	Diff.
Medical			0
Dental			0
<b>Total Health Care</b>	0	0	0

Education	Budget	Actual	Diff.
Education/Tuition			0
<b>Total Education</b>	0	0	0

Summary	Budget	Actual	Diff.
Total Income (After Taxes)	0	0	0
Total Expenses	0	0	0
Difference	0	0	0

Personal Care Products and Services	Budget	Actual	Diff.
Health/Beauty			0
Haircuts			0
Fitness			0
<b>Total Personal Care Products and Services</b>	0	0	0

Apparel and Services	Budget	Actual	Diff.
Dry Cleaning/Laundry			0
Clothing			0
<b>Total Apparel and Services</b>	0	0	0

Entertainment	Budget	Actual	Diff.
Recreation			0
Fees and Admissions			0
Cable/Videos/Movies			0
Pet Expense			0
<b>Total Entertainment</b>	0	0	0

Personal Insurance and Pensions	Budget	Actual	Diff.
Life Insurance			0
Stocks/Bonds			0
Other Insurance			0
401K			0
<b>Total Personal Insurance and Pensions</b>	0	0	0

Cash Contributions	Budget	Actual	Diff.
Tithe/Offerings			0
<b>Total Cash Contributions</b>	0	0	0

Investments	Budget	Actual	Diff.
Savings			0
Investments			0
<b>Total Investments</b>	0	0	0

Miscellaneous	Budget	Actual	Diff.
Books/Magazines			0
Newspapers			0
Gifts			0
Other			0
Other			0
<b>Total Miscellaneous</b>	0	0	0

## Personal Budget for the Month of December

Sources of Income	Budget	Actual	Diff.
Salary 1			0
Salary 2			0
Rent Income			0
Dividends/Interest			0
Other income			0
<b>Income Before Taxes</b>	0	0	0
Income Tax			0
<b>Income After Taxes</b>	0	0	0

Food	Budget	Actual	Diff.
Groceries			0
Food - Eating Out/Misc.			0
<b>Total Food</b>	0	0	0

Housing	Budget	Actual	Diff.
Mortgage/Rent			0
Mortgage Insurance			0
Property Taxes			0
House Insurance			0
Home Maintenance			0
Home Improvements			0
Home Supplies			0
Home Furniture			0
Home Lawn/Landscape			0
Computer/Internet			0
Electricity/Gas			0
Water			0
Telephone			0
<b>Total Housing</b>	0	0	0

Transportation	Budget	Actual	Diff.
Auto Insurance			0
Automobile Payment			0
Auto Maintenance/Fuel			0
Auto Tags/Licensing			0
<b>Total Transportation</b>	0	0	0

Health Care	Budget	Actual	Diff.
Medical			0
Dental			0
<b>Total Health Care</b>	0	0	0

Education	Budget	Actual	Diff.
Education/Tuition			0
<b>Total Education</b>	0	0	0

Summary	Budget	Actual	Diff.
Total Income (After Taxes)	0	0	0
Total Expenses	0	0	0
Difference	0	0	0

Personal Care Products and Services	Budget	Actual	Diff.
Health/Beauty			0
Haircuts			0
Fitness			0
<b>Total Personal Care Products and Services</b>	0	0	0

Apparel and Services	Budget	Actual	Diff.
Dry Cleaning/Laundry			0
Clothing			0
<b>Total Apparel and Services</b>	0	0	0

Entertainment	Budget	Actual	Diff.
Recreation			0
Fees and Admissions			0
Cable/Videos/Movies			0
Pet Expense			0
<b>Total Entertainment</b>	0	0	0

Personal Insurance and Pensions	Budget	Actual	Diff.
Life Insurance			0
Stocks/Bonds			0
Other Insurance			0
401K			0
<b>Total Personal Insurance and Pensions</b>	0	0	0

Cash Contributions	Budget	Actual	Diff.
Tithe/Offerings			0
<b>Total Cash Contributions</b>	0	0	0

Investments	Budget	Actual	Diff.
Savings			0
Investments			0
<b>Total Investments</b>	0	0	0

Miscellaneous	Budget	Actual	Diff.
Books/Magazines			0
Newspapers			0
Gifts			0
Other			0
Other			0
<b>Total Miscellaneous</b>	0	0	0

## Personal Budget Year-to-Date Totals

Sources of Income	Budget	Actual	Diff.
Salary 1	0	0	0
Salary 2	0	0	0
Rent Income	0	0	0
Dividends/Interest	0	0	0
Other income	0	0	0
<b>Income Before Taxes</b>	<b>0</b>	<b>0</b>	<b>0</b>
Income Tax	0	0	0
<b>Income After Taxes</b>	<b>0</b>	<b>0</b>	<b>0</b>

Food	Budget	Actual	Diff.
Groceries	0	0	0
Food - Eating Out/Misc.	0	0	0
<b>Total Food</b>	<b>0</b>	<b>0</b>	<b>0</b>

Housing	Budget	Actual	Diff.
Mortgage/Rent	0	0	0
Mortgage Insurance	0	0	0
Property Taxes	0	0	0
House Insurance	0	0	0
Home Maintenance	0	0	0
Home Improvements	0	0	0
Home Supplies	0	0	0
Home Furniture	0	0	0
Home Lawn/Landscape	0	0	0
Computer/Internet	0	0	0
Electricity/Gas	0	0	0
Water	0	0	0
Telephone	0	0	0
<b>Total Housing</b>	<b>0</b>	<b>0</b>	<b>0</b>

Transportation	Budget	Actual	Diff.
Auto Insurance	0	0	0
Automobile Payment	0	0	0
Auto Maintenance/Fuel	0	0	0
Auto Tags/Licensing	0	0	0
<b>Total Transportation</b>	<b>0</b>	<b>0</b>	<b>0</b>

Health Care	Budget	Actual	Diff.
Medical	0	0	0
Dental	0	0	0
<b>Total Health Care</b>	<b>0</b>	<b>0</b>	<b>0</b>

Education	Budget	Actual	Diff.
Education/Tuition	0	0	0
<b>Total Education</b>	<b>0</b>	<b>0</b>	<b>0</b>

Summary	Budget	Actual	Diff.
Total Income (After Taxes)	0	0	0
Total Expenses	0	0	0
Difference	0	0	0

Personal Care Products and Services	Budget	Actual	Diff.
Health/Beauty	0	0	0
Haircuts	0	0	0
Fitness	0	0	0
<b>Total Personal Care Products and Services</b>	<b>0</b>	<b>0</b>	<b>0</b>

Apparel and Services	Budget	Actual	Diff.
Dry Cleaning/Laundry	0	0	0
Clothing	0	0	0
<b>Total Apparel and Services</b>	<b>0</b>	<b>0</b>	<b>0</b>

Entertainment	Budget	Actual	Diff.
Recreation	0	0	0
Fees and Admissions	0	0	0
Cable/Videos/Movies	0	0	0
Pet Expense	0	0	0
<b>Total Entertainment</b>	<b>0</b>	<b>0</b>	<b>0</b>

Personal Insurance and Pensions	Budget	Actual	Diff.
Life Insurance	0	0	0
Stocks/Bonds	0	0	0
Other Insurance	0	0	0
401K	0	0	0
<b>Total Personal Insurance and Pensions</b>	<b>0</b>	<b>0</b>	<b>0</b>

Cash Contributions	Budget	Actual	Diff.
Tithe/Offerings	0	0	0
<b>Total Cash Contributions</b>	<b>0</b>	<b>0</b>	<b>0</b>

Investments	Budget	Actual	Diff.
Savings	0	0	0
Investments	0	0	0
<b>Total Investments</b>	<b>0</b>	<b>0</b>	<b>0</b>

Miscellaneous	Budget	Actual	Diff.
Books/Magazines	0	0	0
Newspapers	0	0	0
Gifts	0	0	0
Other	0	0	0
Other	0	0	0
<b>Total Miscellaneous</b>	<b>0</b>	<b>0</b>	<b>0</b>