

# Household Monthly Budget

<Date>

	Budget	Actual	Variance
<b>Income</b>			
Salary 1 (Take Home Pay)	\$ 3,750.00	\$ 3,750.00	\$ -
Salary 2 (Take Home Pay)	2,750.00	2,750.00	-
<Other Income>	-	-	-
<Other Income>	-	-	-
Total Income	<b>\$ 6,500.00</b>	<b>\$ 6,500.00</b>	<b>\$ -</b>
<b>Expenses</b>			
<b>Fixed Costs</b>			
Mortgage / Rent Expense	\$ 1,000.00	\$ 1,000.00	\$ -
Car / Lease Payment(s)	850.00	850.00	-
Loan Payment(s)	250.00	250.00	-
Insurance - Car	100.00	100.00	-
Insurance - Homeowner's	75.00	75.00	-
Insurance - Life	75.00	75.00	-
Charitable Contributions	200.00	200.00	-
Childcare	1,000.00	1,000.00	-
<Other Fixed Cost>	-	-	-
<Other Fixed Cost>	-	-	-
Total Fixed Costs	<b>\$ 3,550.00</b>	<b>\$ 3,550.00</b>	<b>\$ -</b>
<b>Semi Variable Costs</b>			
Electric / Gas Expense	\$ 400.00	\$ 378.00	\$ 22.00
Telephone Expense	75.00	73.55	1.45
Cable / Satellite Television Expense	100.00	103.25	- 3.25
Internet Expense	75.00	76.99	- 1.99
Food (Dining Out & Groceries)	750.00	770.56	- 20.56
Gasoline	400.00	384.00	16.00
Pet Supplies	50.00	36.54	13.46
Medical / Healthcare	75.00	104.23	- 29.23
Personal Care	75.00	70.59	4.41
<Other Semi Variable Costs>	-	-	-
<Other Semi Variable Costs>	-	-	-
Total Semi Variable Costs	<b>\$ 2,000.00</b>	<b>\$ 1,997.71</b>	<b>\$ 2.29</b>
<b>Highly Variable Costs</b>			
Entertainment	\$ 150.00	\$ 204.89	\$ (54.89)
Gifts	50.00	42.33	7.67
Clothing	150.00	175.85	- 25.85
Miscellaneous	100.00	105.00	- 5.00
<Other Highly Variable Costs>	-	-	-
<Other Highly Variable Costs>	-	-	-
Total Highly Variable Costs	<b>\$ 450.00</b>	<b>\$ 528.07</b>	<b>\$ (78.07)</b>
Total Expenses	<b>\$ 6,000.00</b>	<b>\$ 6,075.78</b>	<b>\$ (75.78)</b>
<b>Net Income</b>	<b>\$ 500.00</b>	<b>\$ 424.22</b>	<b>\$ (75.78)</b>