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PERSONAL BUDGET

Planned vs actual by category

NAME	MONTH / PERIOD	PAY SCHEDULE	PREPARED ON

Income (take-home)

Source	Pay date(s)	Planned	Actual	Difference
Total income				

Home

Category	Planned	Actual	Difference
Rent or mortgage			
Renters insurance			
Electric and gas			
Water, sewer, trash			
Internet and phone			
Home total			

Getting around

Category	Planned	Actual	Difference
Car payment			
Car insurance			
Gas or charging			
Parking, tolls, transit			
Car repairs, upkeep			
Getting around total			

Food

Category	Planned	Actual	Difference
Groceries			
Eating out and takeout			
Coffee, work lunches			
Food total			

Health

Category	Planned	Actual	Difference
Health insurance			
Doctor, dental, vision			
Prescriptions			
Health total			

Personal

Category	Planned	Actual	Difference
Clothing and shoes			
Haircuts, personal care			
Gym and hobbies			
Subscriptions and apps			
Personal total			

Family, pets and giving

Category	Planned	Actual	Difference
Pet food and vet			
Gifts and celebrations			
Charity and giving			
Family and giving total			

Debt payments

Category	Planned	Actual	Difference
Credit card			
Student loan			
Other loan			
Debt total			

Savings

Category	Planned	Actual	Difference
Emergency fund			
Retirement (IRA)			
Sinking funds			
Savings total			

All spending + savings, planned	
All spending + savings, actual	
Left over, planned	
Left over, actual	

Difference on spending lines = planned minus actual, so a positive number means you spent less than planned. On income it is actual minus planned.