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# BUDGET VS ACTUAL

| MONTH | HOUSEHOLD | TAKE-HOME INCOME |
|---|---|---|
| | | |

## Fixed bills

| Category | Budget | Actual | Difference | Note |
|---|---|---|---|---|
| Housing | | | | |
| Utilities, phone, internet | | | | |
| Insurance | | | | |
| Debt payments | | | | |
| Childcare / education | | | | |
| Subscriptions | | | | |
| Fixed total | | | | |

## Variable spending (from the tracker)

| Category | Budget | Actual | Difference | Note |
|---|---|---|---|---|
| Groceries | | | | |
| Eating out / coffee | | | | |
| Fuel / transit | | | | |
| Household / personal care | | | | |
| Clothing | | | | |
| Kids / pets | | | | |
| Entertainment / hobbies | | | | |
| Health (copays, pharmacy) | | | | |
| Gifts / giving | | | | |
| Other | | | | |
| Variable total | | | | |

## Savings and goals

| Category | Budget | Actual | Difference | Note |
|---|---|---|---|---|
| Savings transfers | | | | |
| Extra debt payments | | | | |
| Savings total | | | | |

| | |
|---|---|
| Total out (fixed + variable + savings) | |
| Income minus total out | |