

## Possible Solutions

### Sample Monthly Budget with Expenses

Category	Subcategory	Budgeted Amount	Actual Amount	Difference
Income	Paychecks	\$1,638.46	\$1,638.46	\$0
Household Expenses	Rent**	\$400.00	\$400.00	\$0
	Utilities**	\$125.00	\$105.00	+\$20.00
	Cell Phone	\$90.00	\$90.00	\$0
	Cable TV**	\$40.00	\$40.00	\$0
	Groceries	\$200.00	\$350.00	-\$150.00
	Loan Payment	\$125.00	\$125.00	\$0
	Clothing	\$150.00	\$225.00	-\$75.00
Car Expenses	Car payment	\$248.00	\$248.00	\$0
	Gas	\$55.00	\$57.00	-\$2.00
	Car Insurance	\$65.00	\$65.00	\$0
	State inspection and registration**	\$7.00	\$7.00	\$0
Savings	Savings Account	\$100.00	\$100.00	\$0
Emergencies	Emergencies	\$95.00	\$95.00	\$0
<b>Totals</b>		\$1,638.46	\$1,907.00	-\$268.54

\*Budgeted monthly to cover annual cost.

\*\*Rent, utilities and cable TV represent Roderick's half of the household expenses.

Any remaining amount could be rolled over into the next month's budget, added to savings, applied to next month's loan or credit card payments, etc.