

HOUSEHOLD BUDGET

SYSTEMATIC FINANCE LEDGER

PERIOD: _____

EXPENSE CATEGORY	PROJECTED	ACTUAL	VARIANCE
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Housing & Utilities

Mortgage / Rent

Electricity & Water

Internet / Communications

Transportation

Fuel / Transit Pass

Insurance & Maintenance

Daily Living

Groceries

Healthcare / Insurance

EXPENSE CATEGORY

PROJECTED

ACTUAL

VARIANCE

Personal & Miscellaneous

Financial Goals

Debt Repayment

Savings / Emergency Fund

TOTAL MONTHLY OUTFLOW

ANALYSIS & NOTES

Enter observations regarding variance or adjustments for the following period...