

ALLTRU PERSONAL MONTHLY BUDGET

HOW TO USE THIS TEMPLATE

- 1. Start with what you expect to earn and spend this month (Projected).
- 2. At the end of the month, fill in what you actually spent (Actual).
- 3. Compare the difference and look for areas to improve next month.

If your expenses are higher than your income, focus first on reducing spending in Entertainment section or adjusting debt payments.

PROJECTED MONTHLY INCOME		
ACTUAL MONTHLY INCOME		

(Projected income minus expenses)	
(Actual income minus expenses)	

HOUSING	Projected Cost	Actual Cost	Difference
Mortgage or rent			
Phone			
Electricity			
Gas			
Water and sewer			
Trash			
Maintenance or repairs			
Supplies			
Other			
Other			
Subtotal			

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment			
Transportation/Uber/Lift			
Insurance			
Licensing			
Fuel			
Maintenance			
Other			
Subtotal			

INSURANCE	Projected Cost	Actual Cost	Difference
Home			
Health			
Life			
Other			
Subtotal			

FOOD	Projected Cost	Actual Cost	Difference
Groceries			
Dining out			
Other			
Subtotal			

PETS	Projected Cost	Actual Cost	Difference
Food			
Medical			
Grooming			
Toys			
Other			
Subtotal			

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical			
Hair/nails			
Clothing			
Health club			
Other			

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Night out			
Music platforms			
TV			
Streaming platforms			
Movies			
Live theater			
Concerts			
Sporting events			
Other			
Subtotal			

LOANS	Projected Cost	Actual Cost	Difference
Personal			
Student			
Credit card			
Credit card			
Credit card			
Other			
Subtotal			

TAXES	Projected Cost	Actual Cost	Difference
Federal			
State			
Local			
Other			
Subtotal			

SAVINGS OR INVESTMENTS	Projected Cost	Actual Cost	Difference
Retirement account			
Investment account			
Savings			
Subtotal			

GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Charity 1			
Other			
Other			
Subtotal			

LEGAL	Projected Cost	Actual Cost	Difference
Attorney			
Alimony/Child support			
Payments on lien or judgment			
Other			
Subtotal			

TOTAL PROJECTED COST	
TOTAL ACTUAL COST	
TOTAL DIFFERENCE	

NEED HELP? You don't have to figure this out alone. Alltru offers free credit checkups, one-on-one financial guidance, and tools to help you build savings and improve your credit. Visit thebetterwaytobank.org.