PERSONAL WORKING REPORT

# Filled Monthly Budget Example: Planned vs Actual Spending

Compare planned and actual spending across categories.

6 records · Created 18 Nov 2026 · All records · USD

| SAVED RECORDS | PLANNED SPENDING | RECORDED SPENDING |
|---|---|---|
| 6 | USD 2,050 | USD 2,010 |

## WORKING ENTRIES

**REPORT NOTE**

Fictional teaching data, not real customer records. One month and one currency are used throughout. Savings transfers and income are outside this spending-only example. Every actual amount is known; a missing amount would stay blank rather than becoming zero.

| Category | Planned spend | Actual spend | Reason or next change |
|---|---|---|---|
| Housing | 1100 | 1100 | Fixed payment checked. |
| Utilities | 180 | 195 | 15 above plan; check which bill changed. |

| Category | Planned spend | Actual spend | Reason or next change |
|---|---|---|---|
| Groceries | 350 | 325 | 25 below plan; receipts included. |
| Transport | 180 | 150 | 30 below plan; no unrecorded reimbursement assumed. |
| Household and personal | 140 | 160 | 20 above plan; separate a one-off purchase next month. |
| Other spending | 100 | 80 | 20 below plan; all recorded costs included. |