Monthly Budget & Bank Balance Reconciler

(set up for semi-monthly pay checks, bi-weekly or monthly pay scenarios will need to modify this sheet somewhat)

Balance Per Online Bank

2/19/2020 \$ 1,753.54

Add: Deposits in Transit

Deposit/Expenditure Description		Budget/Actual	Ck Number Bill Pay (bp) Date Online (ol) (optional)	O/S Amount Actual Payments
Budget - 15th - 30th of Month		2/15 - 2/30		
Beg Balance Middle of MO (or from savings)		\$ 500.00		
Partner I - First Deposit	15-Feb	1,550.00		
artner II - First Deposit	n/a	•		
Niscellaneous Deposits/Deposits in Transit -				
Check from Medical Reimbursement Account		75.00		
ransfer from Other Financial Institution) III	_	
ubototal - Available		2,125.00	-	
Online Website Payments				
Online Website Payments				
ell Phone		150.00	ol	148.72
ell Phone UD - Electric Utility		175.00	ol	156.00
cell Phone PUD - Electric Utility Vaste Mgt (June, Sept, Dec, Mar) \$65 (paid at end of Dec 202	20)	175.00 65.00	ol ol	156.00
ell Phone UD - Electric Utility Vaste Mgt (June, Sept, Dec, Mar) \$65 (paid at end of Dec 202 iasoline or other Credit card	20)	175.00	ol ol ol	156.00 - 114.00
ell Phone UD - Electric Utility Vaste Mgt (June, Sept, Dec, Mar) \$65 (paid at end of Dec 202 Gasoline or other Credit card	20)	175.00 65.00	ol ol	156.00
Cell Phone PUD - Electric Utility Waste Mgt (June, Sept, Dec, Mar) \$65 (paid at end of Dec 202 Gasoline or other Credit card Credit Card #2		175.00 65.00 75.00	ol ol ol	156.00 - 114.00
cell Phone IUD - Electric Utility Vaste Mgt (June, Sept, Dec, Mar) \$65 (paid at end of Dec 202 Gasoline or other Credit card Gredit Card #2 Vayments Through Financial Institution (Bank/Cr Union) - O		175.00 65.00 75.00	ol ol ol	156.00 - 114.00
Cell Phone PUD - Electric Utility Vaste Mgt (June, Sept, Dec, Mar) \$65 (paid at end of Dec 202 Gasoline or other Credit card Credit Card #2 Payments Through Financial Institution (Bank/Cr Union) - Other Car/Life/etc. Insurance		175.00 65.00 75.00 -	ol ol ol	156.00 - 114.00 57.26
ell Phone UD - Electric Utility Vaste Mgt (June, Sept, Dec, Mar) \$65 (paid at end of Dec 202 Gasoline or other Credit card Gredit Card #2 Gayments Through Financial Institution (Bank/Cr Union) - Of Gar/Life/etc. Insurance Gredit Card		175.00 65.00 75.00 -	ol ol ol auto	156.00 - 114.00 57.26 250.00
ell Phone UD - Electric Utility Vaste Mgt (June, Sept, Dec, Mar) \$65 (paid at end of Dec 202 Gasoline or other Credit card Gredit Card #2 Fayments Through Financial Institution (Bank/Cr Union) - Of Gar/Life/etc. Insurance Gredit Card Wiscellaneous Bills (do not have to itemize by name)		175.00 65.00 75.00 - ay 250.00 - 125.00 50.00	ol ol ol auto bp	156.00 - 114.00 57.26 250.00 25.00 50.00
ell Phone UD - Electric Utility Vaste Mgt (June, Sept, Dec, Mar) \$65 (paid at end of Dec 202 Gasoline or other Credit card Gredit Card #2 Gayments Through Financial Institution (Bank/Cr Union) - Of Gar/Life/etc. Insurance Gredit Card Miscellaneous Bills (do not have to itemize by name) Miscellaneous Bills-recurring (housekeeping, e.g.)		175.00 65.00 75.00 - ay 250.00 - 125.00	ol ol ol auto bp bp	156.00 - 114.00 57.26 250.00
ell Phone UD - Electric Utility /aste Mgt (June, Sept, Dec, Mar) \$65 (paid at end of Dec 202 asoline or other Credit card redit Card #2 ayments Through Financial Institution (Bank/Cr Union) - Or ar/Life/etc. Insurance redit Card //iscellaneous Bills (do not have to itemize by name) fiscellaneous Bills-recurring (housekeeping, e.g.)		175.00 65.00 75.00 - ay 250.00 - 125.00 50.00 100.00 250.00	ol ol ol auto bp bp cash reserve #15528	156.00 - 114.00 57.26 250.00 25.00 50.00
Cell Phone PUD - Electric Utility Waste Mgt (June, Sept, Dec, Mar) \$65 (paid at end of Dec 202) Gasoline or other Credit card Credit Card #2 Payments Through Financial Institution (Bank/Cr Union) - Of Car/Life/etc. Insurance Credit Card Miscellaneous Bills (do not have to itemize by name) Wiscellaneous Bills-recurring (housekeeping, e.g.) Wiscellaneous Bills-recurring Transfer to (name of bank) Savings Reserve for end of month		175.00 65.00 75.00 - ay 250.00 - 125.00 50.00 100.00 250.00	ol ol ol auto bp bp cash reserve	156.00 - 114.00 57.26 250.00 25.00 50.00
Cell Phone PUD - Electric Utility Waste Mgt (June, Sept, Dec, Mar) \$65 (paid at end of Dec 202) Gasoline or other Credit card Credit Card #2 Payments Through Financial Institution (Bank/Cr Union) - Other Car/Life/etc. Insurance Credit Card Miscellaneous Bills (do not have to itemize by name) Miscellaneous Bills-recurring (housekeeping, e.g.) Miscellaneous Bills-recurring Fransfer to (name of bank) Savings Reserve for end of month Misc Discrete Expenses (food, ent, clothes, etc.) (@ \$50/day)		175.00 65.00 75.00 - ay 250.00 - 125.00 50.00 100.00 250.00 100.00	ol ol ol auto bp bp cash reserve #15528 transfrd to bank	156.00 - 114.00 57.26 250.00 25.00 50.00
Cell Phone PUD - Electric Utility Waste Mgt (June, Sept, Dec, Mar) \$65 (paid at end of Dec 202) Gasoline or other Credit card Credit Card #2 Payments Through Financial Institution (Bank/Cr Union) - Or Car/Life/etc. Insurance Credit Card Miscellaneous Bills (do not have to itemize by name) Miscellaneous Bills-recurring (housekeeping, e.g.) Miscellaneous Bills-recurring Transfer to (name of bank) Savings Reserve for end of month Misc Discrete Expenses (food, ent, clothes, etc.) (@ \$50/day) Checking Account Residual (balancer) Total Expenditures - 15th Check		175.00 65.00 75.00 - ay 250.00 - 125.00 50.00 100.00 250.00	ol ol ol auto bp bp cash reserve #15528 transfrd to bank	156.00 - 114.00 57.26 250.00 25.00 50.00

Miscellaneous O/S Expenses from 15th Ck

Venmo/Paypal/Apple Pay/Check to nephew for graduation

#15529

50.00

Balance Per Online Bank 2/19/2020 \$ 1,753.54

A44.	Donos	ite in	Transit
Auu:	Debos	its in	Transit

				Ck Number	Chicken and the	
				Bill Pay		
				(bp)	O/S Amount	
			Date	Online (ol)	Actual	
Deposit/Expenditure Description		Budget/Actual	(optional)	(Optional)	Payments	
Budget 31st - 15th Of Month	-	3/1-3/14				
Beg Balance End of MO		\$ 135.00				
Partner I - Second Deposit	28-Feb	1,550.00				
Partner II - Second (gets paid once per month)	28-Feb	2,350.00				
Miscellaneous Deposit		-,				
Fransfer from Savings (if necessary)		-				
Subotatal - Available		4,035.00				
Recurring Bills Paid with 31st Check						
Venmo/Paypal/Apple Pay/Check to Hair Dresser that hasn't cle	ared			#15230	30.00	
First Fruits - Gifts to Church						
Church of Your Choice (checkbook, or autopayment)		500.00	2/28/2021			
Online Website Payments						
Mortgage - Auto pulls		1,250				
Car Loan - Auto Pulls		275.00				
Payments Through Credit Union		75.00	1546 !-L			
Quarterly Life Insurance (Jan, April, July, Oct) (\$85)		75.00	15th-ish	auto		
City of Whatever (Utilities) (Feb, April, June, Aug, Oct, Dec)		145.00	31st	bp		
TV or Internet Cable Credit Card		94.98 75.00	31st 31st	bp bp		
Miscellaneous Bills (do not have to itemize by name)		125.00	31st	ol		
Miscellaneous Bills-recurring (housekeeping, e.g.)		50.00	3130	OI .		
Miscellaneous Bills-recurring (Housekeeping, e.g.)		100.00				
Transfer to (name of bank) Savings		100.00	31st	ol tsfr		
Reserve for Vacation		250				
Christmas Reserve		100				
Misc Discretionary Exps @\$50/day)		800				
Checking Residual - for Next round of bills		95.02				
Total Expenditures		4,035				
Revenues Over/(under) Budget						
Grand total Monthly Expenditures		\$ 4,610.00				
Discretionary		2,750.00				
Subtotal Normal Monthly Total Expenditres-Max		7,360.00				
Miscellaneous O/S Expenses from 31st Ck						
Deposit to AirB&B		#15520			217.42	
IRS	3/1				226.00	
	-/-					
Tatal Outstan ding linkilities					1 424 40	(1.42
Total Outstanding Liabilities Balance Per Bank - Reconciled					1,424.40	(1,424
Balance Per Book - Reconciled/Available (from check register	r or other	register)			i i	404
Reconciling Adj	J. Juliel	-0.010.7				
						\$ (0