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| --- |
| **PERSONAL FINANCIAL STATEMENT (BI-WEEKLY)** |
|  |
| **BI-WEEKLY 1** |  | **BI-WEEKLY 2** |
| Period Covered | **mm/dd/yyyy - mm/dd/yyyy** |  | Period Covered | **mm/dd/yyyy - mm/dd/yyyy** |
| Pay Cut-Off Date | **mm/dd/yyyy** |  | Pay Cut-Off Date | **mm/dd/yyyy** |
|  |
| **INCOME** |  | **INCOME** |
| **ITEM** | **PROJECTED** | **ACTUAL** | **VARIANCE** |  | **ITEM** | **PROJECTED** | **ACTUAL** | **VARIANCE** |
| Wages & Salaries | 850  | 850  | 0  |  | Wages & Salaries | 850  | 850  | 0  |
| Rental Income | 300  | 275  | 25  |  | Business Income | 750  | 700  | 50  |
| Bank Interest | 60  | 55  | 5  |  |   |   |   | 0  |
|  |  |  |  |  |  |  |  | 0  |
|  |  |  |  |  |  |  |  | 0  |
|  |  |  |  |  |  |  |  | 0  |
| **Total Income** | **1,210**  | **1,180**  | **30**  |  | **Total Income** | **1,600**  | **1,550**  | **50**  |
|  |
| **EXPENSES** |  | **EXPENSES** |
| **ITEM** | **PROJECTED** | **ACTUAL** | **VARIANCE** |  | **ITEM** | **PROJECTED** | **ACTUAL** | **VARIANCE** |
| Bills | 400  | 400  | 0  |  | Car Payment | 400  | 400  | 0  |
| Groceries | 25  | 20  | 5  |  | IRA | 25  | 25  | 0  |
| IRA | 25  | 25  | 0  |  | Utility | 25  | 30  | (5) |
| Gas | 25  | 30  | (5) |  | Laundry | 25  | 27  | (2) |
| Mortgage | 1,200  | 1,200  | 0  |  | Loan | 250  | 250  | 0  |
| Credit Cards | 0  | 0  | 0  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |  |
| **Total Expenses** | **1,675**  | **1,675**  | **0**  |  | **Total Expenses** | **725**  | **732**  | **(7)** |
|  |
| **MONTHLY BALANCE SUMMARY** |  | **NOTE:** |
|  | **PROJECTED** | **ACTUAL** | **VARIANCE** |  |  |
| **Total Income** | **2,810**  | **2,730**  | **80**  |  |
| **Total Expenses** | **2,400**  | **2,407**  | **(7)** |  |
| **Balance** | **410**  | **323**  | **73**  |  |