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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** |  |