

LIABILITIES / DEBT LIST

CREDIT CARDS (only list cards for which you do not pay the full statement balance each month)

Credit Card Issuer	What Was Purchased	Minimum Monthly Payment	Interest Rate	Months Past Due
Total Credit Cards		0		

AUTO LOANS

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due
Total Auto Loans		0		

HOME MORTGAGES (includes home equity loans or lines of credit)

Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due
Total Home Mortgages		0		

OTHER DEBT (education, medical, personal, business, legal, IRS, etc.)

Who	Type of Debt (medical, education, etc.)	Minimum Monthly Payment	Interest Rate	Months Past Due
Total Other Debt		0		

Month:	OCTOBER	Year:	2023												
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE
Date															
1															
2	10,924.26	4,740.00			100.00						3,030.00			800.00	
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31															
This month Actual	10,926	4,740	0	306	400	0	271	0	0	0	3,030	0	0	800	0

Suggested Percentage Guidelines For Family Income

(Married with 2 Children)

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	85,000	125,000
1. Tithe/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%						
3. Housing	39%	36%	32%	30%	30%	29%
4. Food	15%	12%	13%	12%	11%	11%
5. Transportation	15%	12%	13%	14%	13%	13%
6. Insurance	5%	5%	5%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	5%	5%	7%	7%	8%
9. Clothing	4%	5%	5%	6%	7%	7%
10. Savings	5%	5%	5%	5%	5%	5%
11. Health & Wellness	5%	6%	6%	5%	5%	5%
12. Miscellaneous	4%	4%	6%	6%	7%	7%
13. Investments	0%	5%	5%	5%	5%	5%
Total Net Spendable Income:	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages					

Percentage Spending Plan							
Gross Monthly Income			from Current Spending Plan:	10,924	131,091	Annual Income	
	Input appropriate % from "Percentage Guide"						
Income Deductions	Percentage	x	Gross Monthly Income	=	Guideline Amount		
1. Tithe/Giving	10%	x	10,924	=	1,092		
2. Total Taxes	no guideline		actual from Current Spending Plan:		0		
Net Spendable Income (NSI)					9,832	117,982	Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount	
3. Housing		x	9,832	=	0	
4. Food		x	9,832	=	0	
5. Transportation		x	9,832	=	0	
6. Insurance		x	9,832	=	0	
7. Debts		x	9,832	=	0	
8. Entertainment/Recreation		x	9,832	=	0	
9. Clothing		x	9,832	=	0	
10. Savings		x	9,832	=	0	
11. Health & Wellness		x	9,832	=	0	
12. Miscellaneous		x	9,832	=	0	
13. Investments		x	9,832	=	0	
14. School/Child Care	no guideline					
Total Percentages: (cannot exceed 100%)	0%					
Total Guideline Expenses: (cannot exceed Net Spendable Income)					0	OK

Spending Plan	Current
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INCOME vs. EXPENSE SUMMARY (calcu	
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Net Spendable Income	5,884
Less Total Expenses	4,980
Surplus or Deficit	905

Monthly Income	
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Gross Monthly Income	10,924
Monthly Salary	
Interest Income	
Dividends	
Commissions	
Bonuses/Tips	
Retirement Income	10,924
Net Business Income	
Other Income	

LESS	
Category 1 - Tithe/Giving (monthly)	5,040
The Local Church	4,740
The Poor	
Other Ministries	
Other Giving	300

Category 2 - Taxes (monthly)	0
Taxes (Fed, State, Medicare, Social Security)	0
Other	

Do not include medical/dental premiums, retirement plans, HSA/FSA contributions, charity contributions that are deducted from paycheck. Include these deductions as expenses in rows listed below.

NET SPENDABLE INCOME (monthly)	5,884
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Monthly Expenses	
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Category 3 - Housing (monthly)	518
Mortgage(s) (from Debt List)	0
Extra Mortgage Payment	
Rent	
Insurance	
Property Taxes	
Electricity	87
Gas	
Water	

Sanitation	
Telephone / Cell phone	125
Maintenance	
Internet / Cable Service	
Other - Condo Fee	306
Category 4 - Food (monthly)	
	400
Grocery	400
Other	
Category 5 - Transportation (monthly)	
	40
Auto Payment(s) (from Debt List)	0
Extra Auto Payment	
Gas & Oil	40
Auto Insurance	
Licenses & Taxes	
Maintenance	
Replacement	
Other - Tolls/Parking/Transit Fares	
Category 6 - Insurance (monthly)	
	37
Life	37
Health/Dental	
Disability	
Other	
Category 7 - Debts (monthly)	
	0
Total Credit Cards (from Debt List)	0
Total Other Debt (from Debt List)	0
Extra Debt Payments	
Category 8 - Entertainment & Recreation (monthly)	
	50
Eating Out / Lunches	50
Baby Sitters	
Activities / Trips	
Vacation	
Pets	
Hobbies and Sports	
Other	
Category 9 - Clothing (monthly)	
	40
Children's Clothing Needs	
Husband/Wife Clothing Needs	40
Other	

Category 10 - Savings (monthly)	3,530
Savings Account	3,030
Credit Union	
Other - investments	500
Category 11 - Health & Wellness (monthly)	0
Doctor	
Dentist	
Prescriptions	
Eye Glasses / Contacts	
HSA or FSA Contributions	
Other	
Category 12 - Miscellaneous (monthly)	65
Toiletries / Cosmetics	10
Beauty / Barber	25
Laundry / Cleaning	30
Allowances	
Subscriptions	
Gifts (including Christmas)	
Cash	
Other	
Category 13 - Investments (monthly)	300
Employer 401k/403b plans	
Retirement IRAs	
College Funds	
Non-Retirement Stocks, Bonds, Mutual Funds	300
Investment Real Estate	
Other	
Category 14 - School/Child Care (monthly)⁽¹⁾	0
School Tuition	
School Books, Supplies, Materials, etc	
Transportation	
Day Care	
Tutoring, Lessons for Music, Dance, etc	
Other	
Total Expenses	4,980

(1) This category does not have a guideline amount.

Monthly Budget

Monthly Budget																For Year :	2023														
Category:	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT			SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT													
Month									RECREATION	CLOTHING																					
Jan	10,924	4,740		306	400			0	40	50	3,030			800		9,366	1,559														
Feb																0	0														
Mar																0	0														
Apr																0	0														
May																0	0														
Jun																0	0														
Jul																0	0														
Aug																0	0														
Sep																0	0														
Oct																0	0														
Nov																0	0														
Dec																0	0														
	10,924	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0	9,366	1,559														

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Monthly Budget

Month:	Year:																This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	10,924	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0	9,366	1,559
Date																	
1																	0
2																	0
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This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	(10,924)	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0	9,366	
Year to Date Budget	10,924	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0	9,366	
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	(10,924)	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0	9,366	

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Monthly Budget

Month:	February	Year:	2023															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Date																		
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30																		0
31																		0
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Year to Date Budget	10,924	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0	9,366		
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
YTD Actual vs. Budget	(10,924)	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0	9,366		

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Monthly Budget

Month:	Year:																This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
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31																	0
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	10,924	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0	9,366	
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	(10,924)	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0	9,366	

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Monthly Budget

Month:	April		Year:	2023															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT	
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
Date																			
1																		0	
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31																		0	
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
Year to Date Budget	10,924	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0		9,366		
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0		
YTD Actual vs. Budget	(10,924)	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0		9,366		

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Monthly Budget

Month:	Year:																This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
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31																	0
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	10,924	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0	9,366	
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	(10,924)	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0	9,366	

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Monthly Budget

Month:	June		Year:	2023															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT	
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
Date																			
1																		0	
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This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
Year to Date Budget	10,924	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0	9,366			
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
YTD Actual vs. Budget	(10,924)	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0	9,366			

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Monthly Budget

Month:	July		Year:	2023															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT	
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
Date																			
1																		0	
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This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
Year to Date Budget	10,924	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0		9,366		
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0		
YTD Actual vs. Budget	(10,924)	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0		9,366		

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Monthly Budget

Month:	August		Year:	2023															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT	
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
Date																			
1																		0	
2																		0	
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31																		0	
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
Year to Date Budget	10,924	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0		9,366		
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0		
YTD Actual vs. Budget	(10,924)	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0		9,366		

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Monthly Budget

Month:	September	Year:	2023															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Date																		
1																		0
2																		0
3																		0
4																		0
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25																		0
26																		0
27																		0
28																		0
29																		0
30																		0
31																		0
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Year to Date Budget	10,924	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0		9,366	
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
YTD Actual vs. Budget	(10,924)	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0		9,366	

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Monthly Budget

Month:	October	Year:	2023															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Date																		
1																		0
2																		0
3																		0
4																		0
5																		0
6																		0
7																		0
8																		0
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25																		0
26																		0
27																		0
28																		0
29																		0
30																		0
31																		0
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Year to Date Budget	10,924	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0			9,366
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
YTD Actual vs. Budget	(10,924)	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0			9,366

Form Version Aug 6, 2023

Monthly Budget

Month:	November	Year:	2023															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Date																		
1																		0
2																		0
3																		0
4																		0
5																		0
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25																		0
26																		0
27																		0
28																		0
29																		0
30																		0
31																		0
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Year to Date Budget	10,924	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0			9,366
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
YTD Actual vs. Budget	(10,924)	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0			9,366

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Monthly Budget

Month:	December		Year:	2023													This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
1																	0
2																	0
3																	0
4																	0
5																	0
6																	0
7																	0
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24																	0
25																	0
26																	0
27																	0
28																	0
29																	0
30																	0
31																	0
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	10,924	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0	9,366	
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	(10,924)	4,740	0	306	400	0	0	0	40	50	3,030	0	0	800	0	9,366	

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