

**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
N/A				
<b>Total Credit Cards</b>		<b>0</b>		

**AUTO LOANS**

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due
N/A				
<b>Total Auto Loans</b>		<b>0</b>		

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

Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due
N/A				
<b>Total Home Mortgages</b>		<b>0</b>		

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

Who	Type of Debt (medical, education, etc.)	Minimum Monthly Payment	Interest Rate	Months Past Due
N/A				
<b>Total Other Debt</b>		<b>0</b>		



Month:	Year:														
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE
Date															
1															
2													25.00		
3															
4						25.00									
5					200.00				200.00				40.00		
6															
7												50.00			
8															
9					140.00										
10															
11						20.00				150.00			200.00		
12															
13					100.00										
14													20.00		
15	11,621.00	3,300.00	1,830.00	700.00			406.00	0.00	800.00			100.00		2,384.00	0.00
16															
17					200.00	40.00									
18															
19													30.00		
20												40.00			
21					400.00										
22						25.00			150.00				50.00		
23															
24										50.00		50.00	300.00		
25						150.00									
26									50.00						
27					60.00	200.00							50.00		
28															
29															
30						80.00									
31	11,621.00	2,500.00	1,830.00	666.00			406.00	0.00	800.00			100.00	250.00	2,384.00	0.00
This month Actual	23,242	5,800	3,660	1,366	1,100	540	812	0	2,000	200	0	340	965	4,768	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	<b>Use Current Monthly Taxes</b>					
<b>Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%</b>						
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%
<b>Total Net Spendable Income:</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
14. School/Child Care	no guideline percentages					

Percentage Spending Plan							
Gross Monthly Income			from Current Spending Plan:	23,242	278,904	Annual Income	
	Input appropriate % from "Percentage Guide"						
Income Deductions	Percentage	x	Gross Monthly Income	=	Guideline Amount		
1. Tithe/Giving	10%	x	23,242	=	2,324		
2. Total Taxes	no guideline		actual from Current Spending Plan:		3,660		
Net Spendable Income (NSI)					17,258	207,094	Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount	
3. Housing	32%	x	17,258	=	5,522	
4. Food	14%	x	17,258	=	2,416	
5. Transportation	11%	x	17,258	=	1,898	
6. Insurance	5%	x	17,258	=	863	
7. Debts	5%	x	17,258	=	863	
8. Entertainment/Recreation	5%	x	17,258	=	863	
9. Clothing	7%	x	17,258	=	1,208	
10. Savings	5%	x	17,258	=	863	
11. Health & Wellness	7%	x	17,258	=	1,208	
12. Miscellaneous	5%	x	17,258	=	863	
13. Investments	4%	x	17,258	=	690	
14. School/Child Care	no guideline					
Total Percentages: (cannot exceed 100%)			100%			
Total Guideline Expenses: (cannot exceed Net Spendable Income)					17,258	OK

<b>Spending Plan</b>	Current
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<b>INCOME vs. EXPENSE SUMMARY (calcu</b>
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<b>Net Spendable Income</b>	<b>13,782</b>
<b>Less Total Expenses</b>	<b>12,070</b>
<b>Surplus or Deficit</b>	<b>1,712</b>

<b>Monthly Income</b>
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<b>Gross Monthly Income</b>	<b>23,242</b>
Monthly Salary	23,242
Interest Income	0
Dividends	0
Commissions	0
Bonuses/Tips	0
Retirement Income	0
Net Business Income	0
Other Income	0

<b>LESS</b>	
<b>Category 1 - Tithe/Giving (monthly)</b>	<b>5,800</b>
The Local Church	3,400
The Poor	0
Other Ministries	2,400
Other Giving	0

<b>Category 2 - Taxes (monthly)</b>	<b>3,660</b>
Taxes (Fed, State, Medicare, Social Security)	3,660
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.*

<b>NET SPENDABLE INCOME (monthly)</b>	<b>13,782</b>
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<b>Monthly Expenses</b>
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<b>Category 3 - Housing (monthly)</b>	<b>1,366</b>
Mortgage(s) (from Debt List)	0
Extra Mortgage Payment	0
Rent	0
Insurance	267
Property Taxes	417
Electricity	180
Gas	50
Water	110

Sanitation	0
Telephone / Cell phone	183
Maintenance	100
Internet / Cable Service	60
Other	0
<b>Category 4 - Food (monthly)</b>	
	<b>1,100</b>
Grocery	1,100
Other	0
<b>Category 5 - Transportation (monthly)</b>	
	<b>505</b>
Auto Payment(s) (from Debt List)	0
Extra Auto Payment	0
Gas & Oil	150
Auto Insurance	200
Licenses & Taxes	25
Maintenance	50
Replacement	0
Other - Tolls/Parking/Transit Fares	80
<b>Category 6 - Insurance (monthly)</b>	
	<b>606</b>
Life	0
Health/Dental	436
Disability	170
Other	0
<b>Category 7 - Debts (monthly)</b>	
	<b>0</b>
Total Credit Cards (from Debt List)	0
Total Other Debt (from Debt List)	0
Extra Debt Payments	0
<b>Category 8 - Entertainment &amp; Recreation (monthly)</b>	
	<b>2,000</b>
Eating Out / Lunches	300
Baby Sitters	0
Activities / Trips	500
Vacation	1,000
Pets	0
Hobbies and Sports	200
Other	0
<b>Category 9 - Clothing (monthly)</b>	
	<b>200</b>
Children's Clothing Needs	0
Husband/Wife Clothing Needs	200
Other	0

<b>Category 10 - Savings (monthly)</b>	<b>0</b>
Savings Account	0
Credit Union	0
Other	0
<b>Category 11 - Health &amp; Wellness (monthly)</b>	<b>400</b>
Doctor	100
Dentist	50
Prescriptions	50
Eye Glasses / Contacts	0
HSA or FSA Contributions	200
Other	0
<b>Category 12 - Miscellaneous (monthly)</b>	<b>1,125</b>
Toiletries / Cosmetics	50
Beauty / Barber	100
Laundry / Cleaning	75
Allowances	200
Subscriptions	0
Gifts (including Christmas)	500
Cash	200
Other	0
<b>Category 13 - Investments (monthly)</b>	<b>4,768</b>
Employer 401k/403b plans	4,768
Retirement IRAs	0
College Funds	0
Non-Retirement Stocks, Bonds, Mutual Funds	0
Investment Real Estate	0
Other	0
<b>Category 14 - School/Child Care (monthly)<sup>(1)</sup></b>	<b>0</b>
School Tuition	0
School Books, Supplies, Materials, etc	0
Transportation	0
Day Care	0
Tutoring, Lessons for Music, Dance, etc	0
Other	0
<b>Total Expenses</b>	<b>12,070</b>

(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	23,342	5,800	3,660	1,366	1,100	505	606	0	2,000	200	1,712	400	1,125	4,768	0	23,242	100
Feb	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mar	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Apr	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jun	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jul	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aug	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Oct	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nov	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dec	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	23,342	5,800	3,660	1,366	1,100	505	606	0	2,000	200	1,712	400	1,125	4,768	0	23,242	100

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**Monthly Budget**

Month:	January		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	23,342	5,800	3,660	1,366	1,100	505	606	0	2,000	200	1,712	400	1,125	4,768	0	23,242			100	
Date																				
1																				0
2																				0
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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	(23,342)	5,800	3,660	1,366	1,100	505	606	0	2,000	200	1,712	400	1,125	4,768	0	23,242				
Year to Date Budget	23,342	5,800	3,660	1,366	1,100	505	606	0	2,000	200	1,712	400	1,125	4,768	0	23,242				
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	(23,342)	5,800	3,660	1,366	1,100	505	606	0	2,000	200	1,712	400	1,125	4,768	0	23,242				

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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																			
1																		0	
2																		0	
3																		0	
4																		0	
5																		0	
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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	
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>	
Year to Date Budget	23,342	5,800	3,660	1,366	1,100	505	606	0	2,000	200	1,712	400	1,125	4,768	0	23,242			
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
<b>YTD Actual vs. Budget</b>	<b>(23,342)</b>	<b>5,800</b>	<b>3,660</b>	<b>1,366</b>	<b>1,100</b>	<b>505</b>	<b>606</b>	<b>0</b>	<b>2,000</b>	<b>200</b>	<b>1,712</b>	<b>400</b>	<b>1,125</b>	<b>4,768</b>	<b>0</b>	<b>23,242</b>			

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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																	
1																	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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	23,342	5,800	3,660	1,366	1,100	505	606	0	2,000	200	1,712	400	1,125	4,768	0	23,242	
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>YTD Actual vs. Budget</b>	<b>(23,342)</b>	<b>5,800</b>	<b>3,660</b>	<b>1,366</b>	<b>1,100</b>	<b>505</b>	<b>606</b>	<b>0</b>	<b>2,000</b>	<b>200</b>	<b>1,712</b>	<b>400</b>	<b>1,125</b>	<b>4,768</b>	<b>0</b>	<b>23,242</b>	

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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	0	0
Date																			
1																			0
2																			0
3																			0
4																			0
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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	0	0
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	23,342	5,800	3,660	1,366	1,100	505	606	0	2,000	200	1,712	400	1,125	4,768	0	23,242			
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>YTD Actual vs. Budget</b>	<b>(23,342)</b>	<b>5,800</b>	<b>3,660</b>	<b>1,366</b>	<b>1,100</b>	<b>505</b>	<b>606</b>	<b>0</b>	<b>2,000</b>	<b>200</b>	<b>1,712</b>	<b>400</b>	<b>1,125</b>	<b>4,768</b>	<b>0</b>	<b>23,242</b>			

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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																	
1																	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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	23,342	5,800	3,660	1,366	1,100	505	606	0	2,000	200	1,712	400	1,125	4,768	0	23,242	
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>YTD Actual vs. Budget</b>	<b>(23,342)</b>	<b>5,800</b>	<b>3,660</b>	<b>1,366</b>	<b>1,100</b>	<b>505</b>	<b>606</b>	<b>0</b>	<b>2,000</b>	<b>200</b>	<b>1,712</b>	<b>400</b>	<b>1,125</b>	<b>4,768</b>	<b>0</b>	<b>23,242</b>	

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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	0	
Date																			
1																		0	
2																		0	
3																		0	
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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	0	
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Year to Date Budget	23,342	5,800	3,660	1,366	1,100	505	606	0	2,000	200	1,712	400	1,125	4,768	0	23,242			
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>YTD Actual vs. Budget</b>	<b>(23,342)</b>	<b>5,800</b>	<b>3,660</b>	<b>1,366</b>	<b>1,100</b>	<b>505</b>	<b>606</b>	<b>0</b>	<b>2,000</b>	<b>200</b>	<b>1,712</b>	<b>400</b>	<b>1,125</b>	<b>4,768</b>	<b>0</b>	<b>23,242</b>			

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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	
2																		0	
3																		0	
4																		0	
5																		0	
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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	
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>	
Year to Date Budget	23,342	5,800	3,660	1,366	1,100	505	606	0	2,000	200	1,712	400	1,125	4,768	0	23,242			
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
<b>YTD Actual vs. Budget</b>	<b>(23,342)</b>	<b>5,800</b>	<b>3,660</b>	<b>1,366</b>	<b>1,100</b>	<b>505</b>	<b>606</b>	<b>0</b>	<b>2,000</b>	<b>200</b>	<b>1,712</b>	<b>400</b>	<b>1,125</b>	<b>4,768</b>	<b>0</b>	<b>23,242</b>			

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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	
3																		0	
4																		0	
5																		0	
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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	
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>	
Year to Date Budget	23,342	5,800	3,660	1,366	1,100	505	606	0	2,000	200	1,712	400	1,125	4,768	0			23,242	
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
<b>YTD Actual vs. Budget</b>	<b>(23,342)</b>	<b>5,800</b>	<b>3,660</b>	<b>1,366</b>	<b>1,100</b>	<b>505</b>	<b>606</b>	<b>0</b>	<b>2,000</b>	<b>200</b>	<b>1,712</b>	<b>400</b>	<b>1,125</b>	<b>4,768</b>	<b>0</b>			<b>23,242</b>	

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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	
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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	
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>	
Year to Date Budget	23,342	5,800	3,660	1,366	1,100	505	606	0	2,000	200	1,712	400	1,125	4,768	0	23,242			
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
<b>YTD Actual vs. Budget</b>	<b>(23,342)</b>	<b>5,800</b>	<b>3,660</b>	<b>1,366</b>	<b>1,100</b>	<b>505</b>	<b>606</b>	<b>0</b>	<b>2,000</b>	<b>200</b>	<b>1,712</b>	<b>400</b>	<b>1,125</b>	<b>4,768</b>	<b>0</b>	<b>23,242</b>			

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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	
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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	
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>	
Year to Date Budget	23,342	5,800	3,660	1,366	1,100	505	606	0	2,000	200	1,712	400	1,125	4,768	0	23,242			
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
<b>YTD Actual vs. Budget</b>	<b>(23,342)</b>	<b>5,800</b>	<b>3,660</b>	<b>1,366</b>	<b>1,100</b>	<b>505</b>	<b>606</b>	<b>0</b>	<b>2,000</b>	<b>200</b>	<b>1,712</b>	<b>400</b>	<b>1,125</b>	<b>4,768</b>	<b>0</b>	<b>23,242</b>			

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**Monthly Budget**

Month:	<b>November</b>	Year:	<b>2023</b>															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	0
Date																		
1																		0
2																		0
3																		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	0
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	23,342	5,800	3,660	1,366	1,100	505	606	0	2,000	200	1,712	400	1,125	4,768	0	23,242		
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>YTD Actual vs. Budget</b>	<b>(23,342)</b>	<b>5,800</b>	<b>3,660</b>	<b>1,366</b>	<b>1,100</b>	<b>505</b>	<b>606</b>	<b>0</b>	<b>2,000</b>	<b>200</b>	<b>1,712</b>	<b>400</b>	<b>1,125</b>	<b>4,768</b>	<b>0</b>	<b>23,242</b>		

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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
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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	23,342	5,800	3,660	1,366	1,100	505	606	0	2,000	200	1,712	400	1,125	4,768	0	23,242	
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	(23,342)	5,800	3,660	1,366	1,100	505	606	0	2,000	200	1,712	400	1,125	4,768	0	23,242	

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