CASE STUDY C

Matthew and Sharon Thornton have been married for 6 years and have no children. Matthew is 30 years old and works for a ga
church. Matthew gets paid every two weeks, while Sharon gets paid twice a month. They are currently renting a home in subu
members in church and usually give what is left over each month, if anything. In addition to 2 vacations a year, Matthew enjoys
live on a budget gets weak when he's near a Best Buy or Office Depot.

They have two cars. One is a 7 year old Chevrolet Malibu worth about $7,000 and the other is a 1 year old Chevrolet Camaro w
still making a payment of $490/month on the Camaro, which is financed at 4.7% with a loan balance of $21,000. They pay thei

They are both in good health so they have never seen the need for medical or diability insurance. Matthew's company provides
$5,500 (gross) bonus to be paid next month. Matthew has been contributing to a 401k from each paycheck and its current bala

Although they've stopped charging to their credit cards, they still owe about $22,000 on them: $7,800 to Discover at 23% inter
the Raleigh Credit Union at 21.3% for a Mastercard. The minimum monthly payments are $190 to Nations, $160 to Discover an

They turned to Crown for help, but they aren't good at filling out spreadsheets. Instead, they uploaded their pay statement an

Your assignment: Using their statements and the background info above, input information as best you can in the Assets & Liab
"Current" column in the Spending Plan sheet based on the information you have. Add any questions you would ask them and s
You do NOT have to complete a New Budget for this client.

NOTE: This case study is an exercise to help coaches understand how clients should use their financial statements to co
Crown would not recommend that you use the client's paystubs and bank statements to fill out the forms for them, alt
how to do it. Our goal is that the clients learn how to manage their own finances through God's principles.

The questions below will be in the Assignment for Case Study C. They are listed here so you can be thinking about t

1. How would you help Matthew and Sharon realize the importance of putting God first in their finances?

2. What biblical principles and practical tools could help them get their discretionary spending under control?

3. For some categories such as giving, renter's insurance, auto maintenance, gifts and others, there doesn't appear to
you ask the Thorntons to make sure everything is covered in the current spending column?

4. What additional information from the client would be helpful for your initial assessment?

5. What recommendations, if any, would you make around life insurance, health insurance and hobbies as they begin

6. What recommendations would you discuss with them about Matthew's annual $5,500 bonus?

Pay Statement - Sharon	January 1-15		Pay Statement - Matthew	Jan 6 - Jan 19
Knightdale Methodist Church			**New Worlds Gaming Co.**	
Total Hours Worked	88.00		Total Hours Worked	122.00
Total Pay	1,320.00		Imputed Income - Life Ins	12.00
			Total Pay	1,900.00
NC Withholding Tax	50.00			
Fed Withholding Tax	130.00		Employee Retirement 401k Contribution	114.00
Fed EE Social Security	81.84		NC Withholding Tax	95.00
Fed EE Medicare	19.14		Fed Withholding Tax	250.00
			Fed EE Social Security	117.80
Net Pay	1,039.02		Fed EE Medicare	27.55
			Net Pay	1,295.65

Bank Statement - Checking				
		Withdrawal	Deposit	Balance
	Starting Balance			21759.56
1/1/2023	TYPE: PAYMENT ID: DISCOVER AUTOPAY	160.00		
1/2/2023	TYPE: CHECK 3256: JL PROPERTIES	1800.00		
1/4/2023	TYPE: PAYMENT ID: EASTERN RALEIGH WATER	67.78		
1/5/2023	TYPE: PAYMENT ID: WALMART 14453 KING ST	57.16		
1/7/2023	TYPE: PAYMENT ID: KROGER SOUTH HIGHLANDS	94.68		
1/8/2023	TYPE: PAYMENT ID: JOES TRASH SERVICE	42.10		
1/8/2023	TYPE: PAYMENT ID: CHEVRON 432093 LINCOLN ST	58.95		
1/10/2023	Withdrawal: ATM ALLPOINT GREENS SQUARE	120.00		
1/12/2023	TYPE: AUTOPAY ID: 5452329 CO: NATIONS VISA Entry Class Code: PPD	190.00		
1/12/2023	TYPE: PAYMENT ID: KROGER SOUTH HIGHLANDS	25.13		
1/13/2023	DIRECT DEPOSIT NW GAMING		1295.65	
1/16/2023	DIRECT DEPOSIT KUMC		1039.02	
1/17/2023	TYPE: PAYMENT ID: AMAZON MKTPLC	92.15		
1/18/2023	TYPE: PAYMENT ID: BEST BUY 10748 NORRIS PKWY	156.29		
1/18/2023	TYPE: PAYMENT ID: KROGER SOUTH HIGHLANDS	112.53		
1/19/2023	TYPE: PAYMENT ID: RIDGEWOOD ELECTRIC CO-OP	205.35		
1/20/2023	AIRBNB HMJXWEX2H2C AIRBNB.COM CA	352.78		
1/21/2023	TYPE: PAYMENT ID: DELTA AIRLINES 321002338	729.00		
1/22/2023	TYPE: PAYMENT ID: CHILIS RALEIGH HILLS NORTH	64.58		
1/22/2023	TYPE: PAYMENT ID: US POSTAL SVC #45694	13.92		
1/23/2023	TYPE: PAYMENT ID: BEST BUY 10748 NORRIS PKWY	89.76		
1/24/2023	TYPE: PAYMENT ID: CHIPOTLE AVIATION WY	34.29		
1/24/2023	TYPE: PAYMENT ID: KROGER SOUTH HIGHLANDS	156.48		
1/24/2023	EFT: STATEFARM AUTO RENEWAL 450128	567.64		
1/25/2023	TYPE: PAYMENT ID: BLAZE PIZZA #1302 46 TEAL HEIGHTS	27.55		
1/25/2023	TYPE: PAYMENT ID: MISTER CAR WASH HIRSTEAD NC	11.00		
1/26/2023	TYPE: PAYMENT ID: CHEVRON 432093 LINCOLN ST	62.47		
1/26/2023	TYPE: PAYMENT ID: KROGER SOUTH HIGHLANDS	84.33		
1/26/2023	TYPE: PAYMENT ID: RALEIGH ART MUSEUM	24.00		
1/26/2023	EFT: VERIZON MOBILE	121.99		
1/27/2023	EFT: XFINITY TV+DATA SPEED PKG	148.78		
1/27/2023	EFT: ANYTIME FITNESS CLUB	52.00		
1/27/2023	TYPE: PAYMENT ID: KOHLS EAST MILLBROOK	86.71		
1/27/2023	DIRECT DEPOSIT NW GAMING		1295.65	
1/28/2023	TYPE: PAYMENT ID: FELIX YARD SERVICE	120.00		
1/28/2023	TYPE: PAYMENT ID: OFFICE DEPOT 2993	45.12		
1/28/2023	TYPE: PAYMENT ID: HAIR PIZZAZ	154.86		
1/29/2023	TYPE: AUTOPAY ID: 5452329 CO: RALEIGH CREDIT UNION Entry Class Code: PPD	115.00		
1/29/2023	EFT: GM FINANCING	490.00		
1/31/2023	DIRECT DEPOSIT KUMC		1039.02	
	Ending Balance			19694.52
Bank Statement - Savings				
		Withdrawal	Deposit	Balance
	Starting Balance			14376.23
1/30/2023	Interest Earned 3.24%			40.97
	Ending Balance			14417.20

30 Day Tracker

Month:	Jan	Year:	2023														This Month
		TITHE/							ENTERTAINMENT			HEALTH &			SCHOOL/	TOTAL	SURPLUS /
Category	INCOME	GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	RECREATION	CLOTHING	SAVINGS	WELLNESS	MISC.	INVESTMENTS	CHILD CARE	EXPENSES	DEFICIT
Date																	
1								160.00								160	
2				1,800.00												1,800	
3																0	
4				67.78												68	
5					57.16											57	
6																0	
7					94.68											95	
8				42.10		58.95										101	
9																0	
10													120.00			120	
11																0	
12					25.13			190.00								215	
13	1,295.65													114.00		114	
14																0	
15																0	
16	1,039.02															0	
17													92.15			92	
18					112.53				156.29							269	
19				205.35												205	
20									352.78							353	
21									729.00							729	
22									64.58				13.92			79	
23									89.76							90	
24					156.48	567.64			34.29							758	
25						11.00			27.55							39	
26				121.99	84.33	62.47			24.00							293	
27	1,295.65			148.78						86.71		52.00		114.00		401	
28				120.00					45.12				154.86			320	
29						490.00		115.00								605	
30	40.97															0	
31	1,039.02															0	
This month	4,710	0	0	2,506	530	1,190	0	465	1,523	87	0	52	381	228	0	6,962	(2,252)
															Form Version Aug 6, 2023		

Assets & Liabilities

Date:

Comments

ASSETS (Present Market Value)	Balance	Comments
Cash On Hand (both husband and wife if married)		
Checking Accounts	19,694.52	
Savings Accounts	14,417.20	
Stocks and Bonds		
Cash Value of Life Insurance		
Valuable Collections (coins, stamps, etc.)		
Primary Home Value (look up value, e.g., zillow.com)		
Other Real Estate		
Mortgages/Notes Receivable		
Automobile 1 - 2022 Chev. Camaro	34,000.00	
Automobile 2 - 2016 Chev. Malubu	7,000.00	
Automobile 3		
Personal Property (Furniture, Jewelry, etc.)		
Retirement Savings (Matthew 401k)	63,000.00	Nice job on this balance for a 30 year old!!
College Savings		
Total Assets:	**138,111.72**	

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	Balance Due	Comments
Discover		160.00	23.0%		7,800.00	What are your thoughts on reducing this debt? This will take 6 years and 4 months to pay off, when considering your Camaro payments. Have you used the Snowball Calculator method to see what some of the options might be? If you pay just $100 more per month, it would reduce this by more than 1 year.
Nations Bank Visa		190.00	25.0%		9,300.00	
Raleigh Creduct Union Master Card		115.00	21.3%		5,700.00	
Total Credit Cards		**465.00**			**22,800.00**	

AUTO LOANS

Loan Company	Year, Make, Model	Payment	Interest Rate	Due	Balance Due	Comments
GM Finance	2022 Chev. Camaro	490.00	4.7%		21,000.00	Great opportunity to use this $13,000. Have you considered trading this vehicle in to help pay down your credit card debt?
Total Auto Loans		**490.00**			**21,000.00**	

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

Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due	Comments
Total Home Mortgages		**0.00**			**0.00**	

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

Who	Type of Debt (medical, education, etc.)	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due	Comments
Total Other Debt		**0.00**			**0.00**	

Total Liabilities/Debts	**43,800.00**
NET WORTH (Total Assets minus Total Liabilities/Debts)	**94,311.72**

Instructions

1. Find the family situation that most closely represents your family (i.e. Married with 4 children, Single with roommate, etc.).
2. Find the gross income level that most closely represents your family (i.e. $25,000 to $125,000).
3. Taxes include all current actual monthly Federal, Social Security, Medicare, State, and Local Income Tax Taxes.

Suggested Percentage Guidelines For Family Income

(Married with 4 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	38%	38%	34%	33%	32%	32%
4. Food	15%	15%	14%	14%	14%	14%
5. Transportation	14%	14%	12%	12%	11%	11%
6. Insurance	5%	5%	5%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	4%	4%	5%	5%	5%
9. Clothing	5%	5%	6%	6%	7%	7%
10. Savings	4%	4%	5%	5%	5%	5%
11. Health & Wellness	8%	7%	7%	7%	7%	7%
12. Miscellaneous	3%	3%	5%	5%	5%	5%
13. Investments	0%	0%	3%	3%	4%	4%
Total Net Spendable Income:	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages					

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					

Suggested Percentage Guidelines For Family Income

(Married with No 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	40%	36%	34%	32%	31%	30%
4. Food	15%	14%	13%	12%	11%	11%
5. Transportation	15%	14%	14%	13%	13%	13%
6. Insurance	5%	5%	5%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	4%	4%	5%	7%	7%
9. Clothing	4%	4%	5%	6%	6%	7%
10. Savings	4%	4%	4%	5%	5%	5%
11. Health & Wellness	6%	6%	6%	6%	5%	5%
12. Miscellaneous	3%	4%	5%	6%	7%	7%
13. Investments	0%	4%	5%	5%	5%	5%
Total Net Spendable Income:	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages					

Suggested Percentage Guidelines For Individual Income

(Single with 1 Child)

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	40%	39%	39%	36%	34%	30%
4. Food	15%	14%	14%	13%	13%	12%
5. Transportation	15%	14%	14%	13%	13%	12%
6. Insurance	3%	3%	4%	4%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	4%	4%	6%	6%	6%
9. Clothing	5%	5%	5%	6%	7%	7%
10. Savings	5%	5%	5%	5%	5%	5%
11. Health & Wellness	6%	7%	6%	6%	6%	6%
12. Miscellaneous	3%	4%	4%	6%	6%	6%
13. Investments	0%	0%	0%	0%	0%	6%
Total Net Spendable Income:	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages					

Suggested Percentage Guidelines For Individual Income

(Single with No Children / Living Alone)

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	40%	38%	36%	34%	32%	30%
4. Food	6%	6%	7%	7%	7%	7%
5. Transportation	15%	15%	14%	14%	13%	13%
6. Insurance	4%	4%	4%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	6%	6%	7%	7%	8%	9%
9. Clothing	5%	6%	6%	7%	8%	8%
10. Savings	5%	5%	5%	5%	5%	5%
11. Health & Wellness	6%	5%	5%	5%	4%	4%
12. Miscellaneous	5%	6%	6%	6%	7%	7%
13. Investments	3%	4%	5%	5%	6%	7%
Total Net Spendable Income:	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages					

Suggested Percentage Guidelines For Individual Income

(Single with No Children / Living with Roommate)

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	25%	24%	23%	22%	21%	20%
4. Food	6%	6%	6%	7%	7%	7%
5. Transportation	20%	19%	18%	16%	15%	13%
6. Insurance	4%	4%	4%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	9%	9%	9%	9%	10%	10%
9. Clothing	7%	7%	7%	7%	7%	8%
10. Savings	8%	8%	9%	10%	10%	10%
11. Health & Wellness	6%	6%	6%	5%	5%	5%
12. Miscellaneous	5%	6%	6%	7%	7%	7%
13. Investments	5%	6%	7%	7%	8%	10%
Total Net Spendable Income:	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages					

Revised Oct 29, 2022

Percentage Spending Plan

Gross Monthly Income			***from Current Spending Plan:***		**7,256**	**87,072**
						Annual Income
	Input appropriate % from "Percentage Guide"					
Income Deductions	**Percentage**	**x**	**Gross Monthly Income**	**=**	**Guideline Amount**	
1. Tithe/Giving	10%	x	7,256		**726**	
2. Total Taxes	***no guideline***		***actual from Current Spending Plan:***		**1,750**	
Net Spendable Income (NSI)					**4,780**	**57,363**
						Annual NSI

Expense Category	**Percentage**	**x**	**Net Spendable Income**	**=**	**Guideline Amount**	
3. Housing	30%	x	4,780	=	1,434	
4. Food	11%	x	4,780	=	526	
5. Transportation	13%	x	4,780	=	621	
6. Insurance	5%	x	4,780	=	239	
7. Debts	5%	x	4,780	=	239	
8. Entertainment/Recreation	7%	x	4,780	=	335	
9. Clothing	7%	x	4,780	=	335	
10. Savings	5%	x	4,780	=	239	
11. Health & Wellness	5%	x	4,780	=	239	
12. Miscellaneous	7%	x	4,780	=	335	
13. Investments	5%	x	4,780	=	239	
14. School/Child Care	***no guideline***					
Total Percentages: ***(cannot exceed 100%)***	**100%**					
Total Guideline Expenses: (cannot exceed Net Spendable Income)					**4,780**	OK

Revised Oct 29, 2022

Spending Plan	Current	Guideline	New Budget	Comments
INCOME vs. EXPENSE SUMMARY (calculated)				
Net Spendable Income	**5,506**		**0**	
Less Total Expenses	**5,606**		**955**	
Surplus or Deficit	**(101)**		**(955)**	Any thoughts on how you bring expenses within your income? Have you prayerfully considered tithing? Any thoughts from you reading scriptures that were suggested about your giving? Would like to add health and disability insurance, more life insurance and more savings to your monthly budget.
Monthly Income				
Gross Monthly Income	***7,256***		***0***	
Matthew's Income	4,117			
Sharon's Income	2,640			
Interest Income	41			
Dividends				
Commissions				
Bonuses/Tips	458			
Retirement Income				
Net Business Income				
Other Income				
LESS				
Category 1 - Tithe/Giving (monthly)	***0***	***726***	***0***	
The Local Church				Would you consider giving to the church or other? Have you thought about the biblical priciple of first fruits in comparison to what is left over for giving?
The Poor				
Other Ministries				
Other Giving				
Category 2 - Taxes (monthly)	***1,750***	***1,750***	***0***	
Taxes (Fed, State, Medicare, Social Security)	1,750			
Other				
do not include medical/dental premiums, retirement plans, HSA/FSA contributions, charity contributions that are taken out of the paycheck. Instead, include these deductions as expenses below				
NET SPENDABLE INCOME (monthly)	**5,506**	**4,780**	**0**	
Monthly Expenses				
Category 3 - Housing (monthly)	***2,506***	***1,434***	***0***	
Mortgage(s) *(from Debt List)*	0		0	
Extra Mortgage Payment				
Rent	1,800			Have you considered buying a starter home to build equity?
Insurance				Have you considered renters insurance?
Property Taxes				
Electricity	205			Are there ideas on how to reduce this electrical expense each month? Co-op seems high priced for rental a month.
Gas				Does your landlord pay for your gas?
Water	68			Water and sanitation is very high cost. Any ideas on how to reduce these costs?

Spending Plan	Current	Guideline	New Budget	Comments
Sanitation	42			Have you reviewed the Crown frugal idea list?
Telephone / Cell phone	122			
Maintenance	120			Would you consider doing the yard work yourself?
Internet / Cable Service	149			Is there any part of this service you could eliminate to reduce this expense?
Other				
Category 4 - Food (monthly)	***530***	***526***	***0***	
Grocery	530			Looks to be very reasonable.
Other				
Category 5 - Transportation (monthly)	***717***	***621***	***490***	
Auto Payment(s) *(from Debt List)*	490		490	Have you considered trading in your Camaro for a car that would cost less insurance, gas, and outlay of initial up front cost? You have a nice $13,000 value that could help pay down your credit card debt..
Gas & Oil	121			See comments above - Camaro costing gas money
Auto Insurance	95			See comments above - Camaro costing insurance premium to be higher
Licenses & Taxes				
Maintenance	11			
Replacement				
Other - Tolls/Parking/Transit Fares				
Category 6 - Insurance (monthly)	***0***	***239***	***0***	
Life				Would you consider more life insurance for Sharon? Would you consider health and disability insurance for both of you, especially catastrophic health..
Health/Dental				
Disability				
Other				
Category 7 - Debts (monthly)	***465***	***239***	***465***	
Total Credit Cards *(from Debt List)*	465		465	Would you consider paying more of your balance down each month?
Total Other Debt *(from Debt List)*	0		0	It would take until May 2029 to pay off all credit cards at current minimum payments, 6 years and 4 months.
Extra Debt Payments				
Category 8 - Entertainment & Recreation (monthly)	***622***	***335***	***0***	
Eating Out / Lunches	126			
Baby Sitters				
Activities / Trips	24			
Vacation	180			
Pets				
Hobbies and Sports	291			
Other				
Category 9 - Clothing (monthly)	***87***	***335***	***0***	
Children's Clothing Needs				Have you considered budgeting more for clothes expense? Could these be contributing to the Credit Card balances? There are many options on the Crown frugal list to help in this category.
Husband/Wife Clothing Needs	87			
Other				

Spending Plan	Current	Guideline	New Budget	Comments
Category 10 - Savings (monthly)	***0***	***239***	***0***	
Savings Account				You have both done a great job in your current checking and savings account balances of $34,111 - great emergency fund (plus some). Have you considered saving an additional amount per month? Have you also considered moving some of this balance into a higher yield Roth IRA for Sharon, or other high yield mutual fund? A $20,000 in a higher yielding 5% could at least double your $41 interest per month.
Credit Union				
Other				
Category 11 - Health & Wellness (monthly)	***52***	***239***	***0***	
Doctor				
Dentist				
Prescriptions				
Eye Glasses / Contacts				
HSA or FSA Contributions				
Fitness Club	52			
Other				
Category 12 - Miscellaneous (monthly)	***381***	***335***	***0***	
Toiletries / Cosmetics				Seems to be in line. Any thoughts on how to reduce the haircut costs?
Beauty / Barber	155			
Laundry / Cleaning				
Allowances				
Subscriptions				
Gifts (including Christmas)				
Cash	120			Can you share what you used the $120 of cash from the ATM withdrawal?
Other	106			Can you share what you spent on Amazon marketplace?
Category 13 - Investments (monthly)	***247***	***239***	***0***	
Employer 401k/403b plans	247			Great job on the 401K!!
Retirement IRAs				
College Funds				
Non-Retirement Stocks, Bonds, Mutual Funds				
Investment Real Estate				
Other				
Category 14 - School/Child Care (monthly) (1)	***0***		***0***	
School Tuition				
School Books, Supplies, Materials, etc				
Transportation				
Day Care				
Tutoring, Lessons for Music, Dance, etc				
Other				
Total Expenses	**5,606**	**4,780**	**955**	

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

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