

Total Other Debt	1,438
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Total Liabilities/Depts
NET WORTH (Total Assets minus Total Liabilities/Depts)

	Comments
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Balance	
100	
1,200	
20,000	
2,787	
1,500	

Balance Due	
7,304.41	
12,367.80	
600.00	
7,304	

Balance Due	
9,710.24	
9,710	

Balance Due	
0	

Balance Due	
Monthly	
330.00	
187.50	
180.00	
200.00	
112.00	

1,010

18,024
(18,024)

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30 Day Tracker																	
Month:	Jan	Year:	2024														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
Date																	
1	4,287.00	0.00	n/a	848.09		100.00	112.00	2,231.00		50.00	0.00	100.00	150.00	300.00		3,891	
2																0	
3																0	
4																0	
5																0	
6																0	
7																0	
8																0	
9																0	
10																0	
11																0	
12																0	
13																0	
14																0	
15																0	
16																0	
17					11.65											12	
18					4.00							49.25				53	
19					19.20	97.80										117	
20					3.60											4	
21														150.00		150	
22																0	
23							112.00									112	
24																0	
25																0	
26																0	
27																0	
28																0	
29																0	
30																0	
31																0	
This month	4,287	0	0	848	38	198	224	2,231	0	50	0	149	150	450	0	4,339	(52)

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Instructions:
 1. Find the family situation that most closely represents your family (i.e. Married with 4 children, Single with 2 children, etc.).
 2. Find the gross income level that most closely represents your family (i.e. \$25,000 to \$29,999).
 3. Exclude all current income (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	26,000	45,000	55,000	65,000	125,000
1. Take/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					

Net Spendable Income (Gross Income - Take/Giving - Total Taxes) percentages below add to 100%

1. Housing	20%	20%	20%	20%	20%	20%
A. Food	12%	12%	14%	14%	14%	14%
B. Transportation	14%	14%	12%	12%	11%	11%
C. Insurance	5%	5%	5%	5%	5%	5%
D. Debt	5%	5%	5%	5%	5%	5%
E. Entertainment/Recreation	3%	4%	4%	4%	4%	4%
F. Clothing	3%	3%	3%	3%	3%	3%
G. Savings	4%	4%	5%	5%	5%	5%
H. Health & Wellness	8%	7%	7%	7%	7%	7%
I. Miscellaneous	3%	3%	3%	3%	3%	3%
J. Investments	0%	0%	0%	0%	0%	0%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

U.S. School/Child Care no guideline percentages

Suggested Percentage Guidelines For Family Income

Single with 2 Children

GROSS HOUSEHOLD INCOME:	25,000	26,000	45,000	55,000	65,000	125,000
1. Take/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					

Net Spendable Income (Gross Income - Take/Giving - Total Taxes) percentages below add to 100%

1. Housing	30%	30%	30%	30%	30%	30%
A. Food	12%	12%	12%	12%	11%	11%
B. Transportation	12%	12%	12%	14%	13%	13%
C. Insurance	5%	5%	5%	5%	5%	5%
D. Debt	5%	5%	5%	5%	5%	5%
E. Entertainment/Recreation	3%	5%	5%	7%	7%	8%
F. Clothing	4%	5%	5%	5%	7%	7%
G. Savings	5%	5%	5%	5%	5%	5%
H. Health & Wellness	5%	5%	5%	5%	5%	5%
I. Miscellaneous	4%	4%	4%	4%	7%	7%
J. Investments	0%	0%	0%	0%	0%	0%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

U.S. School/Child Care no guideline percentages

Suggested Percentage Guidelines For Family Income

Single with No Children

GROSS HOUSEHOLD INCOME:	25,000	26,000	45,000	55,000	65,000	125,000
1. Take/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					

Net Spendable Income (Gross Income - Take/Giving - Total Taxes) percentages below add to 100%

1. Housing	40%	35%	34%	32%	31%	30%
A. Food	12%	14%	12%	12%	11%	11%
B. Transportation	12%	14%	14%	12%	12%	12%
C. Insurance	5%	5%	5%	5%	5%	5%
D. Debt	5%	5%	5%	5%	5%	5%
E. Entertainment/Recreation	3%	4%	4%	5%	7%	7%
F. Clothing	4%	4%	5%	5%	5%	5%
G. Savings	4%	4%	4%	5%	5%	5%
H. Health & Wellness	6%	6%	6%	6%	5%	5%
I. Miscellaneous	3%	4%	5%	5%	7%	7%
J. Investments	0%	4%	5%	5%	5%	5%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

U.S. School/Child Care no guideline percentages

Suggested Percentage Guidelines For Individual Income

Single with 1 Child

GROSS HOUSEHOLD INCOME:	25,000	26,000	45,000	55,000	65,000	125,000
1. Take/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					

Net Spendable Income (Gross Income - Take/Giving - Total Taxes) percentages below add to 100%

1. Housing	40%	35%	34%	34%	34%	30%
A. Food	12%	14%	14%	12%	12%	12%
B. Transportation	12%	14%	14%	12%	12%	12%
C. Insurance	5%	5%	4%	4%	5%	5%
D. Debt	5%	5%	5%	5%	5%	5%
E. Entertainment/Recreation	3%	4%	4%	5%	5%	5%
F. Clothing	5%	5%	5%	5%	7%	7%
G. Savings	5%	5%	5%	5%	5%	5%
H. Health & Wellness	6%	7%	6%	6%	6%	6%
I. Miscellaneous	3%	4%	4%	4%	4%	4%
J. Investments	0%	0%	0%	0%	0%	0%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

U.S. School/Child Care no guideline percentages

Suggested Percentage Guidelines For Individual Income

Single with No Children Living Alone

GROSS HOUSEHOLD INCOME:	25,000	26,000	45,000	55,000	65,000	125,000
1. Take/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					

Net Spendable Income (Gross Income - Take/Giving - Total Taxes) percentages below add to 100%

1. Housing	40%	35%	34%	34%	34%	30%
A. Food	6%	6%	7%	7%	7%	7%
B. Transportation	12%	12%	14%	14%	12%	12%
C. Insurance	4%	4%	4%	5%	5%	5%
D. Debt	5%	5%	5%	5%	5%	5%
E. Entertainment/Recreation	6%	6%	7%	7%	8%	8%
F. Clothing	5%	5%	5%	7%	8%	8%
G. Savings	5%	5%	5%	5%	5%	5%
H. Health & Wellness	6%	5%	5%	5%	4%	4%
I. Miscellaneous	5%	6%	6%	6%	7%	7%
J. Investments	3%	4%	5%	5%	5%	5%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

U.S. School/Child Care no guideline percentages

Suggested Percentage Guidelines For Individual Income

Single with No Children Living Alone

GROSS HOUSEHOLD INCOME:	25,000	26,000	45,000	55,000	65,000	125,000
1. Take/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					

Net Spendable Income (Gross Income - Take/Giving - Total Taxes) percentages below add to 100%

1. Housing	30%	30%	30%	30%	31%	31%
A. Food	6%	6%	6%	7%	7%	7%
B. Transportation	20%	19%	18%	18%	15%	13%
C. Insurance	4%	4%	4%	5%	5%	5%
D. Debt	5%	5%	5%	5%	5%	5%
E. Entertainment/Recreation	9%	9%	9%	9%	10%	10%
F. Clothing	7%	7%	7%	7%	7%	8%
G. Savings	8%	8%	8%	10%	10%	10%
H. Health & Wellness	6%	6%	6%	6%	6%	6%
I. Miscellaneous	3%	4%	4%	7%	7%	7%
J. Investments	5%	6%	7%	7%	6%	6%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

U.S. School/Child Care no guideline percentages

Percentage Spending Plan					
Gross Monthly Income			From Current Spending Plan:	0	0 Annual Income
	Input appropriate % from Percentage Guide				
Income Deductions	Percentage	x	Gross Monthly Income	=	Guideline Amount
1. Tithing/Giving	10%	x	-	=	0
2. Total Taxes	no guideline		actual from Current Spending Plan:		0
Net Spendable Income (NSI)					0 Annual NSI
Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount
3. Housing	32%	x	-	=	0
4. Food	13%	x	-	=	0
5. Transportation	13%	x	-	=	0
6. Insurance	5%	x	-	=	0
7. Debts	5%	x	-	=	0
8. Entertainment/Recreation	5%	x	-	=	0
9. Clothing	5%	x	-	=	0
10. Savings	5%	x	-	=	0
11. Health & Wellness	6%	x	-	=	0
12. Miscellaneous	6%	x	-	=	0
13. Investments	5%	x	-	=	0
14. School/Child Care	no guideline				
Total Percentages: (cannot exceed 100%)	100%				
Total Guideline Expenses: (cannot exceed Net Spendable Income)					0 OK

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Spending Plan	Current
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INCOME vs. EXPENSE SUMMARY (calculated)	
Net Spendable Income	0
Less Total Expenses	2,830
Surplus or Deficit	(2,830)

Monthly Income	
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Gross Monthly Income	0
Monthly Salary	
Interest Income	
Dividends	
Commissions	
Bonuses/Tips	
Retirement Income	
Net Business Income	
Other Income	
LESS	
Category 1 - Tithe/Giving (monthly)	0
The Local Church	
The Poor	
Other Ministries	
Other Giving	
Category 2 - Taxes (monthly)	0
Taxes (Fed, State, Medicare, Social Security)	
Other	
<small>Do not include medical/dental premiums, retirement plans, HSA/FSA contributions, charity contributions that are deducted from paychecks. Include those deductions as</small>	
NET SPENDABLE INCOME (monthly)	0

Monthly Expenses	
-------------------------	--

Category 3 - Housing (monthly)	0
Mortgage(s) (from Debt List)	0
Extra Mortgage Payment	
Rent	
Insurance	
Property Taxes	
Electricity	
Gas	
Water	

Sanitation	
Telephone / Cell phone	
Maintenance	
Internet / Cable Service	
Other	
Category 4 - Food (monthly)	
	0
Grocery	
Other	
Category 5 - Transportation (monthly)	
	599
Auto Payment(s) (from Debt List)	599
Extra Auto Payment	
Gas & Oil	
Auto Insurance	
Licenses & Taxes	
Maintenance	
Replacement	
Other - Tolls/Parking/Transit Fares	
Category 6 - Insurance (monthly)	
	0
Life	
Health/Dental	
Disability	
Other	
Category 7 - Debts (monthly)	
	2,231
Total Credit Cards (from Debt List)	793
Total Other Debt (from Debt List)	1,438
Extra Debt Payments	
Category 8 - Entertainment & Recreation (monthly)	
	0
Eating Out / Lunches	
Baby Sitters	
Activities / Trips	
Vacation	
Pets	
Hobbies and Sports	
Other	
Category 9 - Clothing (monthly)	
	0

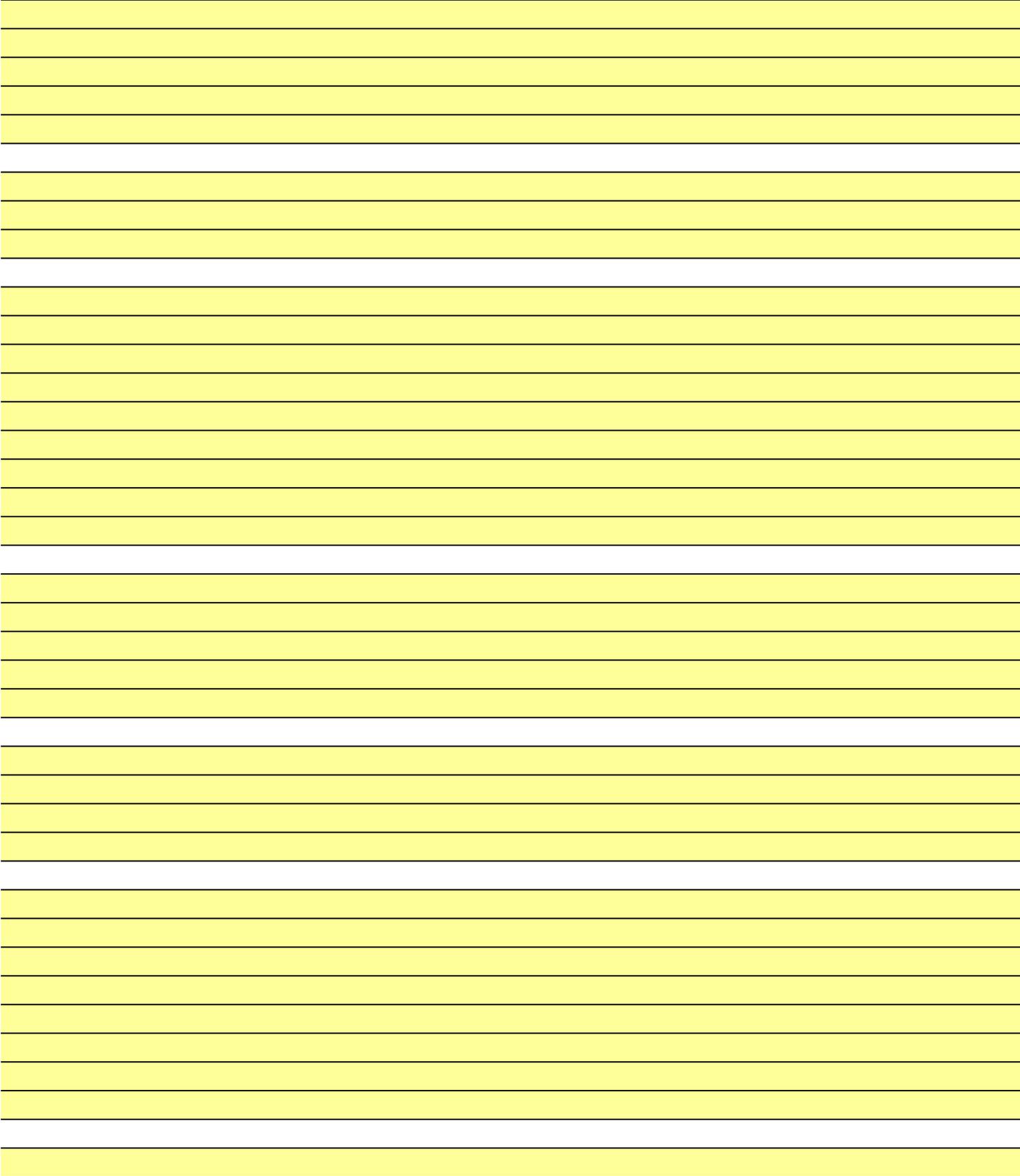
Children's Clothing Needs	
Husband/Wife Clothing Needs	
Other	
Category 10 - Savings (monthly)	
	0
Savings Account	
Credit Union	
Other	
Category 11 - Health & Wellness (monthly)	
	0
Doctor	
Dentist	
Prescriptions	
Eye Glasses / Contacts	
HSA or FSA Contributions	
Other	
Category 12 - Miscellaneous (monthly)	
	0
Toiletries / Cosmetics	
Beauty / Barber	
Laundry / Cleaning	
Allowances	
Subscriptions	
Gifts (including Christmas)	
Cash	
Other	
Category 13 - Investments (monthly)	
	0
Employer 401k/403b plans	
Retirement IRAs	
College Funds	
Non-Retirement Stocks, Bonds, Mutual Funds	
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	

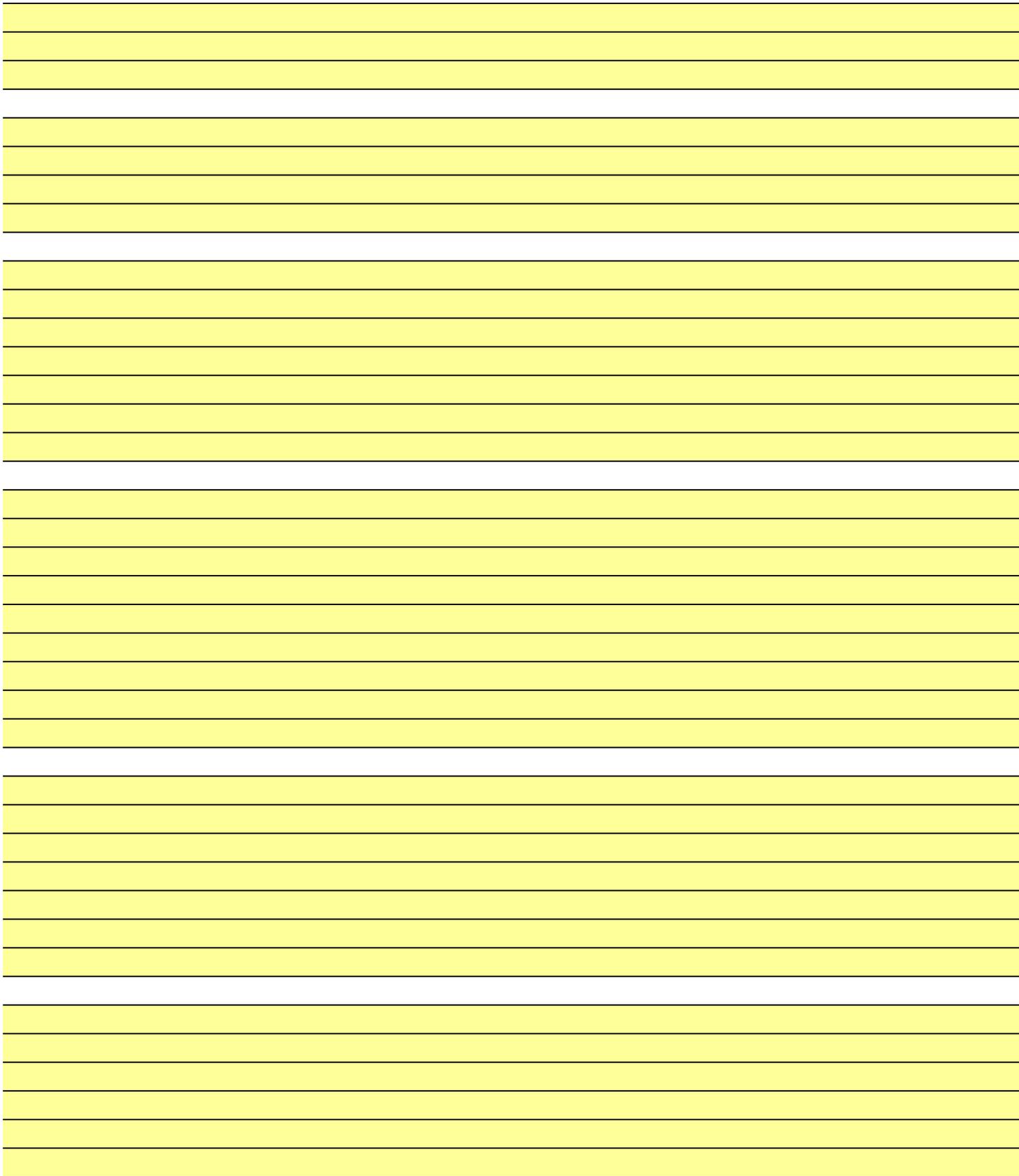
Other	
Total Expenses	2,830

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

0	2,830

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Monthly Budget		For Year : 2024															
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
Month																	
Jan	4,287	300	n/a	848	275	200	112	2,334	0	50		100	150	300	0	4,669	(382)
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
	4,287	300	0	848	275	200	112	2,334	0	50	0	100	150	300	0	4,669	(382)
Form Version Nov 1, 2023																	

Month:	January		Year:	2024															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	4,287	300	n/a	848	275	200	112	2,334	0	50	0	100	150	300	0	4,669		(382)	
Date																			
1																			0
2																			0
3																			0
4																			0
5																			0
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7																			0
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30																			0
31																			0
This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs.	(4,287)	300	#VALUE!	848	275	200	112	2,334	0	50	0	100	150	300	0	4,669			
Year to Date	4,287	300	n/a	848	275	200	112	2,334	0	50	0	100	150	300	0	4,669			
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
YTD Actual vs. Budget	(4,287)	300	#VALUE!	848	275	200	112	2,334	0	50	0	100	150	300	0	4,669			
																			Form Version Nov 1, 2023

Month:	April		Year:	2024																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	0	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
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28																				0
29																				0
30																				0
31																				0
This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	4,287	300	#VALUE!	848	275	200	112	2,334	0	50	0	100	150	300	0	#VALUE!				
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	(4,287)	300	#VALUE!	848	275	200	112	2,334	0	50	0	100	150	300	0	#VALUE!				

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Month:	June		Year:	2024																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	0	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
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26																				0
27																				0
28																				0
29																				0
30																				0
31																				0
This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	4,287	300	#VALUE!	848	275	200	112	2,334	0	50	0	100	150	300	0	#VALUE!				
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	(4,287)	300	#VALUE!	848	275	200	112	2,334	0	50	0	100	150	300	0	#VALUE!				

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Month:	July		Year:	2024															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	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	
5																		0	
6																		0	
7																		0	
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26																		0	
27																		0	
28																		0	
29																		0	
30																		0	
31																		0	
This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date	4,287	300	#VALUE!	848	275	200	112	2,334	0	50	0	100	150	300	0	#VALUE!			
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
YTD Actual vs. Budget	(4,287)	300	#VALUE!	848	275	200	112	2,334	0	50	0	100	150	300	0	#VALUE!			

Form Version Nov 1, 2023

Month:	November		Year:	2024															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	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	
5																		0	
6																		0	
7																		0	
8																		0	
9																		0	
10																		0	
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25																		0	
26																		0	
27																		0	
28																		0	
29																		0	
30																		0	
31																		0	
This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date	4,287	300	#VALUE!	848	275	200	112	2,334	0	50	0	100	150	300	0	#VALUE!			
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
YTD Actual vs. Budget	(4,287)	300	#VALUE!	848	275	200	112	2,334	0	50	0	100	150	300	0	#VALUE!			
																		Form Version Nov 1, 2023	

Month:	December		Year:	2024													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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
1																	
2																	
3																	
4																	
5																	
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27																	
28																	
29																	
30																	
31																	
This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	4,287	300	#VALUE!	848	275	200	112	2,334	0	50	0	100	150	300	0	#VALUE!	
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	(4,287)	300	#VALUE!	848	275	200	112	2,334	0	50	0	100	150	300	0	#VALUE!	
Form Version Nov 1, 2023																	