

Month:	January	Year:	2024												
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE
Date															
1						50.00	1,012.68								
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7	5,613.07														
8															
9						50.00			297.05						
10						477.07		1,661.00							
11															
12									173.15						
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14															
15				2,103.00											
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17						50.00									
18								29.09							
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20	5,613.07														
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22															
23															
24															
25						50.00									
26															
27															
28						791.51									
29															
30															
31															
This month Actual	11,226	0	0	2,103	0	1,469	1,013	1,719	470	0	0	0	0	0	0

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
Chase (CCC)	Various	1,661.00	Various	0	23,849.20
Citi Cards (CCC)	Various	0.00	Various	0	34,216.02
Wells Fargo (CCC)	Various	0.00	1.00%	0	18,893.40
Citi Diamond Preferred	Auto repairs, Clothing	41.00	0.00%		2,315.56
Total Credit Cards		1,702			79,274

AUTO LOANS

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due
Honda Financial Services	2023 Honda Accord	477.07	TBA	0	28,291.25
Honda Financial Services	2019 Honda Odyssey	791.51	TBA	0	12,102.26
Total Auto Loans		1,269			40,394

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
Ameris Bank	303 Stonecrest Dr	2,103.60	3.25%	0	312,347.15
Total Home Mortgages		2,104			312,347

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
Belk	Department Store	0.00	0.00%	0	0.00
Best Buy	Department Store	29.09	0.00%	0	1,000.21
Lowe's	Home Improvement	0.00	28.99%	0	0.00
Pottery Barn	Hom Furnishings	0.00	0.00%	0	0.00
Total Other Debt		29			1,000

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	<i>from Current Spending Plan:</i>	17,692	212,308	Annual Income
	Input appropriate % from "Percentage Guide"			
Income Deductions	Percentage	x	Gross Monthly Income	=
			Guideline Amount	
1. Tithe/Giving	10%	x	17,692	=
2. Total Taxes	<i>no guideline</i>		<i>actual from Current Spending Plan:</i>	=
Net Spendable Income (NSI)			12,519	150,224
				Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount
3. Housing	0	x	12,519	=	0
4. Food	0	x	12,519	=	0
5. Transportation	0	x	12,519	=	0
6. Insurance	0	x	12,519	=	0
7. Debts	0	x	12,519	=	0
8. Entertainment/Recreation	0	x	12,519	=	0
9. Clothing	0	x	12,519	=	0
10. Savings	0	x	12,519	=	0
11. Health & Wellness	0	x	12,519	=	0
12. Miscellaneous	0	x	12,519	=	0
13. Investments	0	x	12,519	=	0
14. School/Child Care	<i>no guideline</i>				
Total Percentages: (cannot exceed 100%)			0%		
Total Guideline Expenses: (cannot exceed Net Spendable Income)					0

OK

Spending Plan

Current

INCOME vs. EXPENSE SUMMARY (calculated)

Net Spendable Income	14,288
Less Total Expenses	13,982
Surplus or Deficit	306

Monthly Income

Gross Monthly Income	17,692
Monthly Salary	17,692
Interest Income	0
Dividends	0
Commissions	0
Bonuses/Tips	0
Retirement Income	0
Net Business Income	0
Other Income	0
LESS	
Category 1 - Tithe/Giving (monthly)	0
The Local Church	0
The Poor	0
Other Ministries	0
Other Giving	0
Category 2 - Taxes (monthly)	3,404
Taxes (Fed, State, Medicare, Social Security)	3,404
Other	0
<i>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.</i>	
NET SPENDABLE INCOME (monthly)	14,288

Monthly Expenses

Category 3 - Housing (monthly)	3,371
Mortgage(s) (from Debt List)	2,104
Extra Mortgage Payment	0
Rent	0
Insurance	0
Property Taxes	0
Electricity	436
Gas	115
Water	250
Sanitation	0

Telephone / Cell phone	293
Maintenance	0
Internet / Cable Service	173
Other	

Category 4 - Food (monthly)	2,800
Grocery	2,800
Other	0

Category 5 - Transportation (monthly)	2,610
Auto Payment(s) (from Debt List)	1,269
Extra Auto Payment	0
Gas & Oil	266
Auto Insurance	1,013
Licenses & Taxes	13
Maintenance	50
Replacement	0
Other - Tolls/Parking/Transit Fares	0

Category 6 - Insurance (monthly)	1,453
Life	0
Health/Dental	661
Disability	0
Other	792

Category 7 - Debts (monthly)	1,731
Total Credit Cards (from Debt List)	1,702
Total Other Debt (from Debt List)	29
Extra Debt Payments	0

Category 8 - Entertainment & Recreation (monthly)	475
Eating Out / Lunches	0
Baby Sitters	0
Activities / Trips	0
Vacation	0
Pets	400
Hobbies and Sports	75
Other	

Category 9 - Clothing (monthly)	125
Children's Clothing Needs	100
Husband/Wife Clothing Needs	25
Other	0

Category 10 - Savings (monthly)	0
Savings Account	0
Credit Union	0
Other	0
Category 11 - Health & Wellness (monthly)	882
Doctor	0
Dentist	0
Prescriptions	0
Eye Glasses / Contacts	0
HSA or FSA Contributions	792
Gym Memberships	90
Category 12 - Miscellaneous (monthly)	485
Toiletries / Cosmetics	75
Beauty / Barber	200
Laundry / Cleaning	10
Allowances	50
Subscriptions	0
Gifts (including Christmas)	0
Cash	0
Tressa & Lisa Beauty	150
Category 13 - Investments (monthly)	0
Employer 401k/403b plans	
Retirement IRAs	0
College Funds	0
Non-Retirement Stocks, Bonds, Mutual Funds	0
Investment Real Estate	0
Other	0
Category 14 - School/Child Care (monthly)⁽¹⁾	50
School Tuition	0
School Books, Supplies, Materials, etc	50
Transportation	0
Day Care	0
Tutoring, Lessons for Music, Dance, etc	0
Other	0
Total Expenses	13,982

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

Monthly Budget

Monthly Budget		For Year :													
Category:	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	ENTERTAINMENT			HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
Month	INCOME						DEBTS	RECREATION	CLOTHING	SAVINGS					
Jan														0	0
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
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Monthly Budget

Month:	January		Year:																
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	This Month 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
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This Month Actual	0	0	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	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Monthly Budget

Month:	February		Year:																	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES			This Month 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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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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	

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Monthly Budget

Month:	March		Year:																
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES		This Month 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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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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	

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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
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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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Monthly Budget

Month:	May		Year:																	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES			This Month 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	

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Monthly Budget

Month:	June		Year:																	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES			This Month SURPLUS / DEFICIT	
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
Date																				0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	

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Monthly Budget

Month:	July		Year:																
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	This Month 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
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This Month Actual	0	0	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	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Monthly Budget

Month:	August		Year:																
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	This Month 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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31																			0
This Month Actual	0	0	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	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Form Version Nov 1, 2023

Monthly Budget

Month:	September		Year:																	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES			This Month 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
9																				0
10																				0
11																				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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	

Form Version Nov 1, 2023

Monthly Budget

Month:	October		Year:																	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES			This Month 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	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	

Form Version Nov 1, 2023

Monthly Budget

Month:	November		Year:																	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES			This Month SURPLUS / DEFICIT	
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
Date																				0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				0

Form Version Nov 1, 2023

Monthly Budget

Month:	December		Year:																
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	This Month 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
5																			0
6																			0
7																			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	0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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