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 gaming company. Sharon is 28 years old and works at the church. Matthew gets paid every two weeks, while Sharon gets paid twice a month. They are currently renting a home in suburban North Carolina from JL Properties. Both are active members in church and usually give what is left over each month, if anything. In addition to 2 vacations a year, Matthew enjoys purchasing the latest electronic devices. His resolve to 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 worth about 34,000. The Malibu is paid off, but they are 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 their auto insurance premium every 6 months.

They are both in good health so they have never seen the need for medical or diability insurance. Matthew's company provides a $50,000 life insurance policy. Matthew is expecting a $5,500 (gross) bonus to be paid next month. Matthew has been contributing to a 401k from each paycheck and its current balance is $63,000.

Although they've stopped charging to their credit cards, they still owe about $22,000 on them: $7,800 to Discover at 23% interest, $9,300 to Nations Bank Visa at 25% and $5,700 to the Raleigh Credit Union at 21.3% for a Mastercard. The minimum monthly payments are $190 to Nations, $160 to Discover and $115 to the Credit Union.

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

Your assignment: Using their statements and the background info above, input information as best you can in the Assets & Liabilities sheet and the 30 day tracker. Complete the "Current" column in the Spending Plan sheet based on the information you have. Add any questions you would ask them and suggestions you would make in the "Comments" columns. 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 complete their forms. In a real coaching situation, Crown would not recommend that you use the client's paystubs and bank statements to fill out the forms for them, although you can certainly help them and show them 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 them as you review the forms in this spreadsheet.

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 be any spending in January. What questions would you ask the Thorntons to make sure everything is covered in the current spending column?

4. What key information that you would need to do your initial assessment is missing?

5. What recommendations, if any, would you make around life insurance, health insurance and hobbies as they begin to prepare a new budget?

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

Pay Statement - Sharon	January 1-15		Pay Statement - Matthew	Dec 29 - Jan 12	
Knightdale Methodist Church			**New Worlds Gaming Co.**		
Total Hours Worked	88.00		Total Hours Worked	122.00	
Total Pay	1,320.00	31680	Imputed Income - Life Ins	12.00	
			Total Pay	1,900.00	49400
NC Withholding Tax	50.00				
Fed Withholding Tax	130.00		Employee Retirement 401k Contribution	114.00	x26
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	x24	Fed EE Medicare	27.55	
		24936.48			
			Net Pay	1,295.65	x 26
					33686.9
				1409.65	x26
					36650.9
	561.96				
	1063.42				

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:		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
Date																	
1								160.00								160	
2				1,800.00												1,800	
3																0	
4				67.78												68	
5				57.16												57	
6																0	
7																0	
8				42.10	94.68	58.95										196	
9																0	
10																0	
11													120.00			120	
12					25.13			190.00								215	
13	1,786.00		490.35				114.00							114.00		718	
14																0	
15																0	
16	1,320.00		280.98													281	
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	1,786.00		490.35	148.78			114.00			86.71		52.00		114.00		1,006	
28				120.00									199.98			320	
29						490.00		115.00								605	
30	40.97															0	
31	1,320.00		280.98													281	
This month	6,253	0	1,543	2,563	473	1,190	228	465	1,478	87	0	52	426	228	0	8,733	(2,480)

Form Version Aug 6, 2023

Assets & Liabilities

Date:	January 2023

ASSETS **(Present Market Value)**
Cash On Hand (both husband and wife if married)
Checking Accounts
Savings Accounts
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 - 7 year old Chevy Malibu
Automobile 2 - 1 year old Chevy Camaro
Automobile 3 (look up value, e.g., kbb.com)
Personal Property (Furniture, Jewelry, etc.)
Retirement Savings (Matthew 401k)
College Savings
Total Assets:

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	Payment	Interest Rate	Due
Discover		160.00	23.0%	
Nations Bank VISA		115.00	25.0%	
Raleigh Credit Union MC		190.00	21.3%	
Total Credit Cards		**465.00**		

AUTO LOANS

Loan Company	Year, Make, Model	Payment	Interest Rate	Due
GM Financing	2023 Chevy Camaro	490.00	4.7%	
Total Auto Loans		**490.00**		

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

Mortgage Service Company	Property Address	Payment	Interest Rate	Due
Total Home Mortgages		**0.00**		

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

Who	education, etc.)	Payment	Interest Rate	Due
Total Other Debt		**0.00**		

Total Liabilities/Debts	

NET WORTH (Total Assets minus Total Liabilities/Debts)

	Comments
Balance	
0.00	Envelope system? Cash?
19,694.52	
14,417.20	Great job-saving! Spending Plan/budget needed. What saving for?
0.00	
0.00	50k life insurance face value
0.00	
0.00	
0.00	
0.00	
7,000.00	Paid in full
34,000.00	21k is still owed on loan. Priority - Economical car?
0.00	
0.00	What do they own? Insured?
63,000.00	Priority? Contributions?
0.00	
138,111.72	
Balance Due	
7,800.00	Debt Snowball
9,300.00	Debt Snowball
5,700.00	Debt Snowball
22,800.00	
Balance Due	
21,000.00	Priority? Economy vehicle?
21,000.00	
Balance Due	
0.00	
Balance Due	
0.00	
43,800.00	

94,311.72

Form Version Nov 28, 2022

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%	36%	34%	33%	30%	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	2%	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	2%	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	2%	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:*		**6,757**	**81,080** **Annual Income**
	Input appropriate % from "Percentage Guide"					
Income Deductions	**Percentage**	x	**Gross Monthly Income**	=	**Guideline Amount**	
1. Tithe/Giving	10%	x	6,757		**676**	
2. Total Taxes	*no guideline*		*actual from Current Spending Plan:*		**1,624**	
Net Spendable Income (NSI)					**4,457**	**53,484** **Annual NSI**

Expense Category	**Percentage**	x	**Net Spendable Income**	=	**Guideline Amount**
3. Housing	32%	x	4,457	=	1,426
4. Food	12%	x	4,457	=	535
5. Transportation	13%	x	4,457	=	579
6. Insurance	5%	x	4,457	=	223
7. Debts	5%	x	4,457	=	223
8. Entertainment/Recreation	5%	x	4,457	=	223
9. Clothing	6%	x	4,457	=	267
10. Savings	5%	x	4,457	=	223
11. Health & Wellness	6%	x	4,457	=	267
12. Miscellaneous	6%	x	4,457	=	267
13. Investments	5%	x	4,457	=	223
14. School/Child Care	*no guideline*				
Total Percentages: *(cannot exceed 100%)*	**100%**				
Total Guideline Expenses: (cannot exceed Net Spendable Income)					**4,457** OK

Revised Oct 29, 2022

Spending Plan	Current
INCOME vs. EXPENSE SUMMARY (calcu	
Net Spendable Income	**5,132**
Less Total Expenses	**7,190**
Surplus or Deficit	**(2,058)**
Monthly Income	
Gross Monthly Income	***6,253***
Matthew's Gross Income	3,572
Sharon's Gross Income	2,640
Interest Income	41
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)	***1,543***
Taxes (Fed, State, Medicare, Social Security)	1,543
Other	
contributions, charity contributions that are taken out of the paycheck. Instead, include these deductions as expenses below	
NET SPENDABLE INCOME (monthly)	**4,710**

Monthly Expenses	
Category 3 - Housing (monthly)	***2,563***
Mortgage(s) *(from Debt List)*	0
Extra Mortgage Payment	
Rent	1,800
Insurance	
Property Taxes	

Electricity	205
Gas	
Water	68
Sanitation	42
Telephone / Cell phone	122
Maintenance	120
Internet / Cable Service	149
Other	57
Category 4 - Food (monthly)	***473***
Grocery	473
Other	
Category 5 - Transportation (monthly)	***1,190***
Auto Payment(s) *(from Debt List)*	490
Gas & Oil	122
Auto Insurance	568
Licenses & Taxes	
Maintenance	11
Replacement	
Other - Tolls/Parking/Transit Fares	
Category 6 - Insurance (monthly)	***228***
Life	228
Health/Dental	
Disability	
Other	
Category 7 - Debts (monthly)	***465***
Total Credit Cards *(from Debt List)*	465
Total Other Debt *(from Debt List)*	0
Extra Debt Payments	
Category 8 - Entertainment & Recreation (monthly)	***1,478***
Eating Out / Lunches	126
Baby Sitters	
Activities / Trips	24
Vacation	1,082
Pets	
Hobbies and Sports	
Other	246

Category 9 - Clothing (monthly)	***87***
Children's Clothing Needs	
Husband/Wife Clothing Needs	87
Other	
Category 10 - Savings (monthly)	***0***
Savings Account	
Credit Union	
Other	
Category 11 - Health & Wellness (monthly)	***52***
Doctor	
Dentist	
Prescriptions	
Eye Glasses / Contacts	
HSA or FSA Contributions	
Fitness Club	52
Other	
Category 12 - Miscellaneous (monthly)	***426***
Toiletries / Cosmetics	
Beauty / Barber	155
Laundry / Cleaning	
Allowances	
Subscriptions	
Gifts (including Christmas)	
Cash	120
Other	151
Category 13 - Investments (monthly)	***228***
Employer 401k/403b plans	228
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	**7,190**

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

Guideline	New Budget
lated)	
	0
	955
	(955)
	0
676	*0*
1,543	*0*
4,034	**0**
1,426	*0*
	0

535	***0***
579	***490***
	490
223	***0***
223	***465***
	465
	0
223	***0***

267	0
223	0
267	0
267	0
223	0
	0

4,457	**955**

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Comments
Are bonuses on an annual or quarterly basis?
What is priority? Can tithing be more consistent?
Rent seems above guideline or average? Priority? When does lease expire? No renters insurance?

Priority?
Shop around providers? Usually a new customer get discounts for first year or 2.
Purchase?

Can set a budget for once-a-week shopping? Meal prep.

Where is this on list of priorities?

Could shop for new insurance? If a more economical car, less premium?

$26 per month included in pay

Debt Snowball? Cut CC use & what purchases?

What is priority? Can take 1 vacation annually?

What is priority? What was purchased and why?

Where can we grow savings? Build Emergency Fund and beyond

No coverage?
No coverage?

No coverage?

Is this for both of you?

No subscriptions? Apple? Cloud Storage?
Have you considered a Christmas fund?
What was this ATM withdrawal for? Envelope money?
Postal fees (post office box fee?), Amazon Mktplc?, and Office Depot?

Priority? Contributions cut for a limited time?