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? Talk to them about aligning their lives with what the Lord values. They are Christians, so is their declaration of faith visible at the roots by their actions and beliefs about money? Do they view finances as separate from their faith?

2. What biblical principles and practical tools could help them get their discretionary spending under control? Biblical principles of stewardship and being faithful such as Proverbs 6:6,8 (about the ant and saving) and Matthew 6:19-20 (storing up treasures in heaven). Also, they are accumulating debt which is impacting their ability to give regularly and their ability to be trustworthy with what God has entrusted them. Luke 16:9-11 discusses being faithful with worldly wealth so that you may be entrusted with true riches.

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? Do they have another account? Is January a normal month for them or do they have months that vary wildly in spending across those categories?

4. What key information that you would need to do your initial assessment is missing? A couple of things... how did they get from saving month in and month out to this situation, and what are their goals?

5. What recommendations, if any, would you make around life insurance, health insurance and hobbies as they begin to prepare a new budget? They should both get Life insurance and health insurance even though they are in good health curently. They should limit their hobbies while they start the budget, but their gym membership doesn't seem to be that big of an issue.

6. What recommendations would you discuss with them about Matthew’s annual $5,500 bonus? Get him to discuss a plan of action to do with it, understanding that off the top bonuses have 22% withheld for federal taxes. Also I'd discuss giving some to their church and then what is left should be used to tackle some of their smallest balance (Raleigh Credit Union).

updated Nov 2, 2023

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		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:		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				67.74												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	1,900.00		490.35				12.00							114.00		616	
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		567.24		34.29							758	
25						11.00			27.55							39	
26				121.99	84.33	62.47			24.00							293	
27	1,900.00		490.35	148.78			12.00			86.71		52.00		114.00		904	
28				120.00									45.12	154.86		320	
29						490.00		115.00								605	
30	40.97										40.97					41	
31	1,320.00		280.98													281	
This month	6,481	0	1,543	2,601	436	622	591	465	1,478	87	41	52	271	383	0	8,570	(2,089)
																Form Version Aug 6, 2023	

Assets & Liabilities

Date:	

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	Minimum Monthly Payment	Interest Rate	Months Past Due
Discover		160.00	23.0%	
Nation's Bank		190.00	25.0%	
Raleigh Credit Union		115.00	21.3%	
Total Credit Cards		**465.00**		

AUTO LOANS

Loan Company	Year, Make, Model	Payment	Interest Rate	Due
GM Financing	2023 Chevrolet 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	Minimum Monthly Payment	Interest Rate	Months Past Due
Total Home Mortgages		**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

Total Other Debt		0.00		

Total Liabilities/Debts	
NET WORTH (Total Assets minus Total Liabilities/Debts)	

	Comments
Balance	
$19,694.52	
14,417.20	
7,000.00	
34,000.00	
63,000.00	
138,111.72	

Balance Due	
7,800.00	
9,300.00	
5,700.00	
22,800.00	

Balance Due	
21,000.00	
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%	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:*		**6,481**	**77,772**	**Annual Income**
	Input appropriate % from "Percentage Guide"						
Income Deductions	**Percentage**	**x**	**Gross Monthly Income**	**=**	**Guideline Amount**		
1. Tithe/Giving	10%	x	6,481		**648**		
2. Total Taxes	***no guideline***		***actual from Current Spending Plan:***		**1,543**		
Net Spendable Income (NSI)					**4,290**	**51,478**	**Annual NSI**

Expense Category	**Percentage**	**x**	**Net Spendable Income**	**=**	**Guideline Amount**	
3. Housing	31%	x	4,290	=	1,330	
4. Food	11%	x	4,290	=	472	
5. Transportation	13%	x	4,290	=	558	
6. Insurance	5%	x	4,290	=	214	
7. Debts	5%	x	4,290	=	214	
8. Entertainment/Recreation	7%	x	4,290	=	300	
9. Clothing	6%	x	4,290	=	257	
10. Savings	5%	x	4,290	=	214	
11. Health & Wellness	5%	x	4,290	=	214	
12. Miscellaneous	7%	x	4,290	=	300	
13. Investments	5%	x	4,290	=	214	
14. School/Child Care	***no guideline***					
Total Percentages: ***(cannot exceed 100%)***	**100%**					
Total Guideline Expenses: (cannot exceed Net Spendable Income)					**4,290**	OK

Revised Oct 29, 2022

Spending Plan

	Current
INCOME vs. EXPENSE SUMMARY (calcu	
Net Spendable Income	**4,938**
Less Total Expenses	**6,162**
Surplus or Deficit	**(1,224)**

Monthly Income

Gross Monthly Income	***6,481***
Matthew's Gross Income	3,800
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	
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)	**4,938**

Monthly Expenses

Category 3 - Housing (monthly)	***2,506***
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	
Category 4 - Food (monthly)	***436***
Grocery	436
Other	
Category 5 - Transportation (monthly)	***717***
Auto Payment(s) *(from Debt List)*	490
Gas & Oil	121
Auto Insurance	95
Licenses & Taxes	
Maintenance	
Replacement	
Other - Tolls/Parking/Transit Fares	11
Category 6 - Insurance (monthly)	***24***
Life	24
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)	***1,181***
Eating Out / Lunches	99
Baby Sitters	
Activities / Trips	
Vacation	1,082
Pets	
Hobbies and Sports	

Other	
Category 9 - Clothing (monthly)	***87***
Children's Clothing Needs	
Husband/Wife Clothing Needs	87
Other	
Category 10 - Savings (monthly)	***41***
Savings Account	41
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	**6,162**

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

Guideline	New Budget
lated)	
	0
	955
	(955)
	0
648	*0*
1,543	*0*
4,290	0
1,330	*0*
	0

472	***0***
558	***490***
	490
214	***0***
214	***465***
	465
	0
300	***0***

257	0
214	0
214	0
300	0
214	0
	0

4,290	**955**

Form Version Nov 28, 2022

Comments

Total for 6 month payment divided for equal monthly terms

Car wash