

**CASE STUDY E**

Mike and Sara Howard are both 45 and have 3 teenage kids. Mike works as a teacher at local middle school. Sara is an assistant manager at a coffee shop. They have lived in a small town in Alabama for the past 20 years. They have been able to save up a decent emergency fund but are concerned that they are not being good stewards and want to begin being more disciplined about living on a budget. They've always paid their credit cards off at the end of the month and believe in driving cars as long as they can. They go to church, and put a \$20 bill in the offering plate each Sunday.

Mike's job at the school provides good health and disability insurance, as well as a pension that should replace about 60% of his income in retirement. Sara's job doesn't have a lot of benefits, but they both contribute the maximum amount to a Roth IRA each year. Mike and Sara both have 20 year term life insurance policies which cover about 10x their annual income.

Help the Howard family with their budget and maintenance system.

Complete the "% Spending Plan" tab, using appropriate percentages from the "Percentage Guide" tab.

In the "Spending Plan" tab, complete the "new budget" column, explaining significant changes in the "comments" column.

Input their new budget into the "Monthly Budget" sheet for the month of January.

Analyze their spending (pre-filled in the "Jan" sheet) against their budget and consider what you would like to discuss with them at your next meeting. Write your discussion points in the Comments box at the bottom of the "Jan" sheet.

The questions below will be in the Assignment for Case Study E. They are listed here so you can be thinking about them as you review the forms in this spreadsheet.

1. While referring to the Crown Money Map, you will notice that the Howards are at Destination 4. What would you like to discuss with them about developing a sustainable Maintenance Plan?

Create a plan to increase giving.

Continue to use the monthly budget sheet to monitor their spending habits.

Review balances in each budget category before spending. Stop spending from a category when money runs out.

From that category's spend, consider using a wish list to align on priorities with discretionary spending.

Use the Savings tool to start a long term savings for different categories paid bi-yearly or yearly. Longer term goals like a replacement vehicle or family vacation. Use this to meet your final long term goal of reaching 6 months of expenses.

2. What specific actions would you recommend to the Howards about Destination 4 adjustments to their budget?

Continue to monitor their spending with the Budget sheet. Use the savings plan tool to save for major purchases and retirement on a monthly basis. Talk to a financial planner about saving monthly for retirement as well to determine if a Roth is the wisest decision.

3. Are there topics or questions you might like to discuss with the Howards about their plans and goals?

Use the Savings tool to start a long term savings for different categories paid bi-yearly or yearly. Longer term goals like a replacement vehicle or family vacation. Use this to meet your final long term goal of reaching 6 months of expenses. Depending on the age of their items, see if / where they can contribute to cell phone or hobbies.

Assets & Liabilities	
Date:	

Comments

ASSETS (Present Market Value)	Balance
Cash On Hand (both husband and wife if married)	300
Checking Accounts	6,000
Savings Accounts	40,000
HSA / FSA Accounts	
Stocks and Bonds	
Cash Value of Life Insurance	
Valuable Collections (coins, stamps, etc.)	
Primary Home Value (look up value, e.g., zillow.com)	350,000
Other Real Estate	
Mortgages/Notes Receivable	
Automobile 1 - 7 year old Chevy Malibu	7,600
Automobile 2 - 7 year old Chrysler Town & Country Van	9,000
Automobile 3 - 5 year old Honda CR-V	19,000
Personal Property (Furniture, Jewelry, etc.)	
Retirement Savings (401k, 403b, IRAs, Pension, etc.)	350,000
College Savings	
Other Assets	
<b>Total Assets</b>	<b>781,900</b>

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
<b>Total Credit Cards</b>		0			0

AUTO LOANS					
Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due
<b>Total Auto Loans</b>		0			0

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
New American Funding	456 Lark Lane	1,020.00	5.00%		150,000.00
<b>Total Home Mortgages</b>		1,020			150,000

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
<b>Total Other Debt</b>		0			0

<b>Total Liabilities/Debts</b>	<b>150,000</b>
<b>NET WORTH (Total Assets minus Total Liabilities/Debts)</b>	<b>631,900</b>

**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)**

<b>GROSS HOUSEHOLD INCOME:</b>	<b>25,000</b>	<b>35,000</b>	<b>45,000</b>	<b>55,000</b>	<b>85,000</b>	<b>125,000</b>
<b>1. Tithe/Giving</b>	10%	10%	10%	10%	10%	10%
<b>2. Total Taxes</b>	<b>Use Current Monthly Taxes</b>					

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

<b>3. Housing</b>	38%	38%	34%	33%	32%	32%
<b>4. Food</b>	15%	15%	14%	14%	14%	14%
<b>5. Transportation</b>	14%	14%	12%	12%	11%	11%
<b>6. Insurance</b>	5%	5%	5%	5%	5%	5%
<b>7. Debts</b>	5%	5%	5%	5%	5%	5%
<b>8. Entertainment/Recreation</b>	3%	4%	4%	5%	5%	5%
<b>9. Clothing</b>	5%	5%	6%	6%	7%	7%
<b>10. Savings</b>	4%	4%	5%	5%	5%	5%
<b>11. Health &amp; Wellness</b>	8%	7%	7%	7%	7%	7%
<b>12. Miscellaneous</b>	3%	3%	5%	5%	5%	5%
<b>13. Investments</b>	0%	0%	3%	3%	4%	4%
<b>Total Net Spendable Income:</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**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	<b>Use Current Monthly Taxes</b>					
<b>Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%</b>						
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%
<b>Total Net Spendable Income:</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
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
<b>1. Tithe/Giving</b>	10%	10%	10%	10%	10%	10%
<b>2. Total Taxes</b>	<b>Use Current Monthly Taxes</b>					
<b>Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%</b>						
<b>3. Housing</b>	40%	36%	34%	32%	31%	30%
<b>4. Food</b>	15%	14%	13%	12%	11%	11%
<b>5. Transportation</b>	15%	14%	14%	13%	13%	13%
<b>6. Insurance</b>	5%	5%	5%	5%	5%	5%
<b>7. Debts</b>	5%	5%	5%	5%	5%	5%
<b>8. Entertainment/Recreation</b>	3%	4%	4%	5%	7%	7%
<b>9. Clothing</b>	4%	4%	5%	6%	6%	7%
<b>10. Savings</b>	4%	4%	4%	5%	5%	5%
<b>11. Health &amp; Wellness</b>	6%	6%	6%	6%	5%	5%
<b>12. Miscellaneous</b>	3%	4%	5%	6%	7%	7%
<b>13. Investments</b>	0%	4%	5%	5%	5%	5%
<b>Total Net Spendable Income:</b>	100%	100%	100%	100%	100%	100%
<b>14. School/Child Care</b>	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					
<b>Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%</b>						
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%
<b>Total Net Spendable Income:</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
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
<b>1. Tithe/Giving</b>	10%	10%	10%	10%	10%	10%
<b>2. Total Taxes</b>	<b>Use Current Monthly Taxes</b>					
<b>Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%</b>						
<b>3. Housing</b>	40%	38%	36%	34%	32%	30%
<b>4. Food</b>	6%	6%	7%	7%	7%	7%
<b>5. Transportation</b>	15%	15%	14%	14%	13%	13%
<b>6. Insurance</b>	4%	4%	4%	5%	5%	5%
<b>7. Debts</b>	5%	5%	5%	5%	5%	5%
<b>8. Entertainment/Recreation</b>	6%	6%	7%	7%	8%	9%
<b>9. Clothing</b>	5%	6%	6%	7%	8%	8%
<b>10. Savings</b>	5%	5%	5%	5%	5%	5%
<b>11. Health &amp; Wellness</b>	6%	5%	5%	5%	4%	4%
<b>12. Miscellaneous</b>	5%	6%	6%	6%	7%	7%
<b>13. Investments</b>	3%	4%	5%	5%	6%	7%
<b>Total Net Spendable Income:</b>	100%	100%	100%	100%	100%	100%
<b>14. School/Child Care</b>	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
<b>1. Tithe/Giving</b>	10%	10%	10%	10%	10%	10%
<b>2. Total Taxes</b>	<b>Use Current Monthly Taxes</b>					
<b>Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%</b>						
<b>3. Housing</b>	25%	24%	23%	22%	21%	20%
<b>4. Food</b>	6%	6%	6%	7%	7%	7%
<b>5. Transportation</b>	20%	19%	18%	16%	15%	13%
<b>6. Insurance</b>	4%	4%	4%	5%	5%	5%
<b>7. Debts</b>	5%	5%	5%	5%	5%	5%
<b>8. Entertainment/Recreation</b>	9%	9%	9%	9%	10%	10%
<b>9. Clothing</b>	7%	7%	7%	7%	7%	8%
<b>10. Savings</b>	8%	8%	9%	10%	10%	10%
<b>11. Health &amp; Wellness</b>	6%	6%	6%	5%	5%	5%
<b>12. Miscellaneous</b>	5%	6%	6%	7%	7%	7%
<b>13. Investments</b>	5%	6%	7%	7%	8%	10%
<b>Total Net Spendable Income:</b>	100%	100%	100%	100%	100%	100%
<b>14. School/Child Care</b>	no guideline percentages					

Revised Oct 29, 2022

## Percentage Spending Plan

<b>Gross Monthly Income</b>		<i>from Current Spending Plan:</i>	<b>8,050</b>	<b>96,600</b>
	Input appropriate % from "Percentage Guide"			Annual Income
<b>Income Deductions</b>	<b>Percentage</b>	<b>x</b>	<b>Gross Monthly Income</b>	<b>=</b>
				<b>Guideline Amount</b>
1. Tithe/Giving	10%	x	8,050	=
2. Total Taxes	<i>no guideline</i>		<i>actual from Current Spending Plan:</i>	=
				<b>805</b>
				<b>1,904</b>
<b>Net Spendable Income (NSI)</b>				<b>5,341</b>
				<b>64,094</b>

Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount
3. Housing	32%	x	5,341	=	1,709
4. Food	14%	x	5,341	=	748
5. Transportation	11%	x	5,341	=	588
6. Insurance	5%	x	5,341	=	267
7. Debts	5%	x	5,341	=	267
8. Entertainment/Recreation	5%	x	5,341	=	267
9. Clothing	7%	x	5,341	=	374
10. Savings	5%	x	5,341	=	267
11. Health & Wellness	7%	x	5,341	=	374
12. Miscellaneous	5%	x	5,341	=	267
13. Investments	4%	x	5,341	=	214
14. School/Child Care	<i>no guideline</i>				
<b>Total Percentages: (cannot exceed 100%)</b>	<b>100%</b>				
<b>Total Guideline Expenses: (cannot exceed Net Spendable Income)</b>					<b>5,341</b>

OK

Revised Oct 29, 2022

Spending Plan	Current	Guideline	New Budget	Comments
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INCOME vs. EXPENSE SUMMARY (calculated)				
Net Spendable Income	6,036		5,986	
Less Total Expenses	6,685		5,986	
Surplus or Deficit	(649)		0	

Monthly Income				
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<b>Gross Monthly Income</b>	<b>8,050</b>		<b>8,050</b>	
Monthly Salary - Husband	4,583		4,583	
Monthly Salary - Wife	3,467		3,467	
Dividends				
Commissions				
Bonuses/Tips				
Retirement Income				
Net Business Income				
Other Income				

LESS				
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<b>Category 1 - Tithe/Giving (monthly)</b>	<b>110</b>	<b>805</b>	<b>160</b>	
The Local Church	80		130	Increased to 2.5% - Recommend increase with pay increase or as spending changes
The Poor				
Other Ministries - Food Pantry	30		30	
Other Giving				

<b>Category 2 - Taxes (monthly)</b>	<b>1,904</b>	<b>1,904</b>	<b>1,904</b>	
Taxes (Fed, State, Medicare, Social Security)	1,904		1,904	
Other				

*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.*

<b>NET SPENDABLE INCOME (monthly)</b>	<b>6,036</b>	<b>5,341</b>	<b>5,986</b>	
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Monthly Expenses				
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<b>Category 3 - Housing (monthly)</b>	<b>1,950</b>	<b>1,709</b>	<b>1,930</b>	
Mortgage(s) (from Debt List)	1,020		1,020	
Extra Mortgage Payment				
Rent				
Insurance (paid annually, not escrowed in the mortgage)	200		200	Ensure this is going into a Savings account for the full year to earn interest.
Property Taxes (paid annually, not escrowed in the mortgage)	100		100	Ensure this is going into a Savings account for the full year to earn interest.
Electricity	150		150	Is there a time of use rate in your area, giving you the ability to run appliances on off hours to reduce spending?
Gas	60		60	What is gas used for? Heat? Alabama, this likely aligns.
Water	40		40	
Sanitation	30		30	
Telephone / Cell phone	180		80	How many phones are on this plan? Do teens pay for their own service? Shop for carriers like Straight talk or others to reduce.
Maintenance	50		130	Track spending of house expenses. Does this include pest treatments? Lawnmower expenses? Exterior painting, etc.

Spending Plan	Current	Guideline	New Budget	Comments
Internet / Cable Service	120		120	Does this include streaming services? Evaluate use and possible other carriers.
Other				
<b>Category 4 - Food (monthly)</b>	<b>1,200</b>	<b>748</b>	<b>956</b>	
Grocery	1,200		956	Does this include eating out? Menu planning is a great way to reduce food costs. Making one trip to the store weekly.
Other				
<b>Category 5 - Transportation (monthly)</b>	<b>650</b>	<b>588</b>	<b>490</b>	
Auto Payment(s) (from Debt List)	0		0	
Extra Auto Payment				
Gas & Oil	330		220	There are three vehicles. Is one being used by teens? Are they old enough to work? Do they contribute to vehicle expenses?
Auto Insurance	250		200	Check current coverage and deductables. Safe driver courses reduce 10%
Licenses & Taxes	10		10	
Maintenance	60		60	Should increase as vehicles age. Tires for 3 vehicles, etc.
Replacement				Should begin saving for one replacement vehicle.
Other - Tolls/Parking/Transit Fares				
<b>Category 6 - Insurance (monthly)</b>	<b>200</b>	<b>267</b>	<b>200</b>	
Life	40		40	
Health/Dental	160		160	
Disability				
Other				
<b>Category 7 - Debts (monthly)</b>	<b>0</b>	<b>267</b>	<b>0</b>	
Total Credit Cards (from Debt List)	0		0	
Total Other Debt (from Debt List)	0		0	
Extra Debt Payments				
<b>Category 8 - Entertainment &amp; Recreation (monthly)</b>	<b>280</b>	<b>267</b>	<b>190</b>	
Eating Out / Lunches	150		60	Evaluate based on monthly spending
Baby Sitters				
Activities / Trips				
Vacation	100		100	
Pets	30		30	
Hobbies and Sports				
Other				
<b>Category 9 - Clothing (monthly)</b>	<b>110</b>	<b>374</b>	<b>250</b>	
Children's Clothing Needs	60		150	Teens are likely adult clothing sizes, sneakers along are expensive
Husband/Wife Clothing Needs	50		100	Monitor 6 months of actual spending to determine if sufficient.
Other				
<b>Category 10 - Savings (monthly)</b>	<b>200</b>	<b>267</b>	<b>100</b>	
Savings Account	200		100	
Credit Union				
Other				
<b>Category 11 - Health &amp; Wellness (monthly)</b>	<b>380</b>	<b>374</b>	<b>280</b>	
Doctor	250		150	What is included in this 250.00 per month?

Spending Plan	Current	Guideline	New Budget	Comments
Dentist	100		100	Is this ortho? Temporary?
Prescriptions				
Eye Glasses / Contacts	30		30	
HSA or FSA Contributions				If Dr expenses are 3000 per year, consider an FSA
Other				
<b>Category 12 - Miscellaneous (monthly)</b>	<b>315</b>	<b>267</b>	<b>290</b>	
Toiletries / Cosmetics	80		80	
Beauty / Barber	50		50	
Laundry / Cleaning				
Allowances	60		60	
Subscriptions				
Gifts (including Christmas)	125		100	
Cash				
Other				
<b>Category 13 - Investments (monthly)</b>	<b>1,000</b>	<b>214</b>	<b>1,000</b>	
Employer 401k/403b plans				
Retirement IRAs	1,000		1,000	normally contribute about 12,000 to two Roth IRAs at end of the year
College Funds				
Non-Retirement Stocks, Bonds, Mutual Funds				
Investment Real Estate				
Other				
<b>Category 14 - School/Child Care (monthly)<sup>(1)</sup></b>	<b>400</b>		<b>300</b>	
School Tuition				
School Books, Supplies, Materials, etc				
Transportation				
Day Care				
Tutoring, Lessons for Music, Dance, etc	400		300	What are the details behind this expense?
Other				
<b>Total Expenses</b>	<b>6,685</b>	<b>5,341</b>	<b>5,986</b>	

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

Form Version Nov 28, 2022

Monthly Budget

Monthly Budget

For Year :

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	8,050	160	1,904	1,930	956	490	200	0	190	250	100	280	290	100	300	7,150	900
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
	8,050	160	1,904	1,930	956	490	200	0	190	250	100	280	290	100	300	7,150	900

Form Version Nov 28, 2022

Monthly Budget

Month:	January		Year:	0																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	8,050	160	1,904	1,930	956	490	200	0	190	250	100	280	290	100	300	7,150	900			
Date																				
1	2,291.50		542.00				80.00										622			
2		20.00				75.00			54.00		200.00						349			
3					134.00												134			
4	866.75		204.99							164.80							370			
5				1,020.00		84.00						134.45					1,238			
6																	0			
7				30.00	85.00				83.20				13.70				212			
8				90.00		64.00											154			
9		20.00															20			
10															75.00		75			
11	866.75		204.99		97.00	89.00							56.00				447			
12																	0			
13				70.00													70			
14									76.58								77			
15	2,291.50		542.00	35.00	178.00		80.00										835			
16		20.00			31.00										162.00		213			
17						63.00											63			
18	866.75		204.99														205			
19					240.00												240			
20		30.00				78.00			42.10								150			
21				179.95													180			
22					112.00								71.29				183			
23		20.00											14.30		234.00		268			
24									23.54								24			
25	866.75		204.99		86.00		40.00										331			
26				120.00		82.00			56.92								259			
27									74.21								74			
28					152.00												152			
29						250.00											250			
30		20.00															20			
31																	0			
This Month	8,050	130	1,904	1,545	1,115	785	200	0	411	165	200	134	155	0	471	7,215	835			
This Month vs.	0	30	0	385	(159)	(295)	0	0	(221)	85	(100)	146	135	100	(171)	(65)				
Year to Date	8,050	160	1,904	1,930	956	490	200	0	190	250	100	280	290	100	300	7,150				
Year to Date	8,050	130	1,904	1,545	1,115	785	200	0	411	165	200	134	155	0	471	7,215	835			
YTD Actual vs.	0	30	0	385	(159)	(295)	0	0	(221)	85	(100)	146	135	100	(171)	(65)				

Form Version Aug 6, 2023

Comments /  
Questions /  
Recommendations  
(hit Alt-Enter to  
move to a new  
line):

