

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

### AUTO LOANS

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due
GM Financial	2017 Chevy Volt	584.80	8.14%	0
<b>Total Auto Loans</b>		<b>585</b>		

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

Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due
UWM	4 Jones Ave, Hudson Falls,	1,685.78	3.90%	0
<b>Total Home Mortgages</b>		<b>1,686</b>		

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

Who	Type of Debt (medical, education, etc.)	Minimum Monthly Payment	Interest Rate	Months Past Due
Debt Consolidation	Credit Card	409.00	0.00%	0
<b>Total Other Debt</b>		<b>409</b>		



Month:		Year:													
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE
Date															
1															
2															
3															
4															
5															
6															
7															
8															
9															
10															
11															
12															
13															
14															
15															
16															
17															
18															
19															
20															
21															
22															
23															
24															
25															
26															
27															
28															
29															
30															
31															
This month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

## 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					

Percentage Spending Plan								
Gross Monthly Income		<i>from Current Spending Plan:</i>		3,650	43,800	Annual Income		
	Input appropriate % from "Percentage Guide"							
Income Deductions		Percentage	x	Gross Monthly Income	=	Guideline Amount		
1. Tithing/Giving		10%	x	3,650	=	365		
2. Total Taxes		<i>no guideline</i>		<i>actual from Current Spending Plan:</i>	=	0		
Net Spendable Income (NSI)						3,285	39,420	Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount		
3. Housing		x	3,285	=	0		
4. Food		x	3,285	=	0		
5. Transportation		x	3,285	=	0		
6. Insurance		x	3,285	=	0		
7. Debts		x	3,285	=	0		
8. Entertainment/Recreation		x	3,285	=	0		
9. Clothing		x	3,285	=	0		
10. Savings		x	3,285	=	0		
11. Health & Wellness		x	3,285	=	0		
12. Miscellaneous		x	3,285	=	0		
13. Investments		x	3,285	=	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

<b>Spending Plan</b>	Current
----------------------	---------

<b>INCOME vs. EXPENSE SUMMARY (calcu</b>
--

Net Spendable Income	3,650
Less Total Expenses	5,722
Surplus or Deficit	<b>(2,072)</b>

<b>Monthly Income</b>
-----------------------

<b>Gross Monthly Income</b>	<b>3,650</b>
Monthly Salary	3,650
Interest Income	
Dividends	
Commissions	
Bonuses/Tips	
Retirement Income	
Net Business Income	
Other Income	

<b>LESS</b>	
<b>Category 1 - Tithe/Giving (monthly)</b>	<b>0</b>
The Local Church	0
The Poor	
Other Ministries	
Other Giving	

<b>Category 2 - Taxes (monthly)</b>	<b>0</b>
Taxes (Fed, State, Medicare, Social Security)	
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>3,650</b>
---------------------------------------	--------------

<b>Monthly Expenses</b>
-------------------------

<b>Category 3 - Housing (monthly)</b>	<b>2,166</b>
Mortgage(s) (from Debt List)	1,686
Extra Mortgage Payment	
Rent	
Insurance	
Property Taxes	
Electricity	250
Gas	
Water	20

Sanitation	25
Telephone / Cell phone	110
Maintenance	
Internet / Cable Service	75
Other	
<b>Category 4 - Food (monthly)</b>	
	<b>400</b>
Grocery	400
Other	
<b>Category 5 - Transportation (monthly)</b>	
	<b>1,147</b>
Auto Payment(s) (from Debt List)	585
Extra Auto Payment	
Gas & Oil	250
Auto Insurance	312
Licenses & Taxes	
Maintenance	
Replacement	
Other - Tolls/Parking/Transit Fares	
<b>Category 6 - Insurance (monthly)</b>	
	<b>0</b>
Life	
Health/Dental	
Disability	
Other	
<b>Category 7 - Debts (monthly)</b>	
	<b>1,129</b>
Total Credit Cards (from Debt List)	0
Total Other Debt (from Debt List)	409
Extra Debt Payments	720
<b>Category 8 - Entertainment &amp; Recreation (monthly)</b>	
	<b>350</b>
Eating Out / Lunches	300
Baby Sitters	
Activities / Trips	20
Vacation	
Pets	30
Hobbies and Sports	
Other	
<b>Category 9 - Clothing (monthly)</b>	
	<b>25</b>
Children's Clothing Needs	
Husband/Wife Clothing Needs	25

Other	
<b>Category 10 - Savings (monthly)</b>	
	<b>0</b>
Savings Account	
Credit Union	
Other	
<b>Category 11 - Health &amp; Wellness (monthly)</b>	
	<b>0</b>
Doctor	
Dentist	
Prescriptions	
Eye Glasses / Contacts	
HSA or FSA Contributions	
Other	
<b>Category 12 - Miscellaneous (monthly)</b>	
	<b>105</b>
Toiletries / Cosmetics	10
Beauty / Barber	10
Laundry / Cleaning	5
Allowances	
Subscriptions	80
Gifts (including Christmas)	
Cash	
Other	
<b>Category 13 - Investments (monthly)</b>	
	<b>0</b>
Employer 401k/403b plans	
Retirement IRAs	
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>
School Tuition	
School Books, Supplies, Materials, etc	
Transportation	
Day Care	
Tutoring, Lessons for Music, Dance, etc	
Other/Child Support	400
<b>Total Expenses</b>	<b>5,722</b>

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

**Monthly Budget**

Monthly Budget																		
For Year :																		
Category:	ENTERTAINMENT														HEALTH &	SCHOOL/	TOTAL	SURPLUS /
Month	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	RECREATION	CLOTHING	SAVINGS	WELLNESS	MISC.	INVESTMENTS	CHILD CARE	EXPENSES	DEFICIT	
Jan																0	0	
Feb	3,650		550													550	3,100	
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	
	3,650	0	550	0	0	0	0	0	0	0	0	0	0	0	0	550	3,100	

Form Version Nov 1, 2023

**Monthly Budget**

Month:	<b>January</b>		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
Date																		
1																		0
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																		0
18																		0
19																		0
20																		0
21																		0
22																		0
23																		0
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	0
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	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
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Form Version Nov 1, 2023

**Monthly Budget**

Month:	<b>February</b>		Year:															
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT			HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	This Month SURPLUS / DEFICIT	
BUDGETED AMOUNT	3,650	0	550	0	0	0	0	0	0	0	0	0	0	0	0	550	3,100	
Date																		
1					6.39								30.00				36	
2	757.85		140.87			20.00							115.00	100.00			376	
3					29.80					32.09			20.00				82	
4						10.00											10	
5										53.99							54	
6																	0	
7																	0	
8	73.18									9.99							10	
9	853.28		164.88		15.24									100.00			280	
10						25.14											25	
11	638.63									16.19							16	
12	268.00					350.00											350	
13					48.30	39.84	0.00						40.00				128	
14					103.76	10.18							55.00				169	
15										5.99			100.00				106	
16	736.45		135.49			584.22							100.00	100.00			920	
17																	0	
18													15.00				15	
19																	0	
20																	0	
21												23.09					23	
22	76.65																0	
23	294.75														100.00		100	
24																	0	
25						6.41		125.00					65.00				196	
26						15.00											15	
27																	0	
28																	0	
29																	0	
30																	0	
31																	0	
This Month Actual	3,699	0	441	0	203	1,061	0	125	118	0	0	23	540	0	400	2,912	787	
This Month vs. Budget	49	0	109	0	(203)	(1,061)	0	(125)	(118)	0	0	(23)	(540)	0	(400)	(2,362)		
Year to Date Budget	3,650	0	550	0	0	0	0	0	0	0	0	0	0	0	0	550		
Year to Date Actual	3,699	0	441	0	203	1,061	0	125	118	0	0	23	540	0	400	2,912	787	
YTD Actual vs. Budget	49	0	109	0	(203)	(1,061)	0	(125)	(118)	0	0	(23)	(540)	0	(400)	(2,362)		

Form Version Nov 1, 2023

**Monthly Budget**

Month:	March		Year:														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT		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
Date																	
1																	0
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																	0
18																	0
19																	0
20																	0
21																	0
22																	0
23																	0
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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	3,650	0	550	0	0	0	0	0	0	0	0	0	0	0	0	550	
Year to Date Actual	3,699	0	441	0	203	1,061	0	125	118	0	0	23	540	0	400	2,912	787
<b>YTD Actual vs. Budget</b>	<b>49</b>	<b>0</b>	<b>109</b>	<b>0</b>	<b>(203)</b>	<b>(1,061)</b>	<b>0</b>	<b>(125)</b>	<b>(118)</b>	<b>0</b>	<b>0</b>	<b>(23)</b>	<b>(540)</b>	<b>0</b>	<b>(400)</b>	<b>(2,362)</b>	

Form Version Nov 1, 2023

**Monthly Budget**

Month:	April		Year:														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT		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
Date																	
1																	0
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																	0
18																	0
19																	0
20																	0
21																	0
22																	0
23																	0
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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	3,650	0	550	0	0	0	0	0	0	0	0	0	0	0	0	550	
Year to Date Actual	3,699	0	441	0	203	1,061	0	125	118	0	0	23	540	0	400	2,912	787
<b>YTD Actual vs. Budget</b>	<b>49</b>	<b>0</b>	<b>109</b>	<b>0</b>	<b>(203)</b>	<b>(1,061)</b>	<b>0</b>	<b>(125)</b>	<b>(118)</b>	<b>0</b>	<b>0</b>	<b>(23)</b>	<b>(540)</b>	<b>0</b>	<b>(400)</b>	<b>(2,362)</b>	

Form Version Nov 1, 2023

**Monthly Budget**

Month:	<b>May</b>		Year:														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT			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
Date																	
1																	0
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																	0
18																	0
19																	0
20																	0
21																	0
22																	0
23																	0
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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	3,650	0	550	0	0	0	0	0	0	0	0	0	0	0	0	550	
Year to Date Actual	3,699	0	441	0	203	1,061	0	125	118	0	0	23	540	0	400	2,912	787
<b>YTD Actual vs. Budget</b>	<b>49</b>	<b>0</b>	<b>109</b>	<b>0</b>	<b>(203)</b>	<b>(1,061)</b>	<b>0</b>	<b>(125)</b>	<b>(118)</b>	<b>0</b>	<b>0</b>	<b>(23)</b>	<b>(540)</b>	<b>0</b>	<b>(400)</b>	<b>(2,362)</b>	

Form Version Nov 1, 2023

**Monthly Budget**

Month:	June		Year:														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT		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
Date																	
1																	0
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																	0
18																	0
19																	0
20																	0
21																	0
22																	0
23																	0
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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	3,650	0	550	0	0	0	0	0	0	0	0	0	0	0	0	550	
Year to Date Actual	3,699	0	441	0	203	1,061	0	125	118	0	0	23	540	0	400	2,912	787
<b>YTD Actual vs. Budget</b>	<b>49</b>	<b>0</b>	<b>109</b>	<b>0</b>	<b>(203)</b>	<b>(1,061)</b>	<b>0</b>	<b>(125)</b>	<b>(118)</b>	<b>0</b>	<b>0</b>	<b>(23)</b>	<b>(540)</b>	<b>0</b>	<b>(400)</b>	<b>(2,362)</b>	

Form Version Nov 1, 2023

**Monthly Budget**

Month:	<b>July</b>		Year:													This Month	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT		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
Date																	
1																	0
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																	0
18																	0
19																	0
20																	0
21																	0
22																	0
23																	0
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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	3,650	0	550	0	0	0	0	0	0	0	0	0	0	0	0	550	
Year to Date Actual	3,699	0	441	0	203	1,061	0	125	118	0	0	23	540	0	400	2,912	787
<b>YTD Actual vs. Budget</b>	<b>49</b>	<b>0</b>	<b>109</b>	<b>0</b>	<b>(203)</b>	<b>(1,061)</b>	<b>0</b>	<b>(125)</b>	<b>(118)</b>	<b>0</b>	<b>0</b>	<b>(23)</b>	<b>(540)</b>	<b>0</b>	<b>(400)</b>	<b>(2,362)</b>	

Form Version Nov 1, 2023

**Monthly Budget**

Month:	<b>August</b>		Year:													This Month	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT		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
Date																	
1																	0
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																	0
18																	0
19																	0
20																	0
21																	0
22																	0
23																	0
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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	3,650	0	550	0	0	0	0	0	0	0	0	0	0	0	0	550	
Year to Date Actual	3,699	0	441	0	203	1,061	0	125	118	0	0	23	540	0	400	2,912	787
<b>YTD Actual vs. Budget</b>	<b>49</b>	<b>0</b>	<b>109</b>	<b>0</b>	<b>(203)</b>	<b>(1,061)</b>	<b>0</b>	<b>(125)</b>	<b>(118)</b>	<b>0</b>	<b>0</b>	<b>(23)</b>	<b>(540)</b>	<b>0</b>	<b>(400)</b>	<b>(2,362)</b>	

Form Version Nov 1, 2023

**Monthly Budget**

Month:	<b>September</b>		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
Date																		
1																		0
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																		0
18																		0
19																		0
20																		0
21																		0
22																		0
23																		0
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	0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	3,650	0	550	0	0	0	0	0	0	0	0	0	0	0	0	550		
Year to Date Actual	3,699	0	441	0	203	1,061	0	125	118	0	0	23	540	0	400	2,912	787	
YTD Actual vs. Budget	49	0	109	0	(203)	(1,061)	0	(125)	(118)	0	0	(23)	(540)	0	(400)	(2,362)		

Form Version Nov 1, 2023

**Monthly Budget**

Month:	October		Year:													This Month	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT		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
Date																	
1																	0
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																	0
18																	0
19																	0
20																	0
21																	0
22																	0
23																	0
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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	3,650	0	550	0	0	0	0	0	0	0	0	0	0	0	0	550	
Year to Date Actual	3,699	0	441	0	203	1,061	0	125	118	0	0	23	540	0	400	2,912	787
<b>YTD Actual vs. Budget</b>	<b>49</b>	<b>0</b>	<b>109</b>	<b>0</b>	<b>(203)</b>	<b>(1,061)</b>	<b>0</b>	<b>(125)</b>	<b>(118)</b>	<b>0</b>	<b>0</b>	<b>(23)</b>	<b>(540)</b>	<b>0</b>	<b>(400)</b>	<b>(2,362)</b>	

Form Version Nov 1, 2023

**Monthly Budget**

Month:	November		Year:														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT		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
Date																	
1																	0
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																	0
18																	0
19																	0
20																	0
21																	0
22																	0
23																	0
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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	3,650	0	550	0	0	0	0	0	0	0	0	0	0	0	0	550	
Year to Date Actual	3,699	0	441	0	203	1,061	0	125	118	0	0	23	540	0	400	2,912	787
<b>YTD Actual vs. Budget</b>	<b>49</b>	<b>0</b>	<b>109</b>	<b>0</b>	<b>(203)</b>	<b>(1,061)</b>	<b>0</b>	<b>(125)</b>	<b>(118)</b>	<b>0</b>	<b>0</b>	<b>(23)</b>	<b>(540)</b>	<b>0</b>	<b>(400)</b>	<b>(2,362)</b>	

Form Version Nov 1, 2023

**Monthly Budget**

Month:	December		Year:														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT		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
Date																	
1																	0
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																	0
18																	0
19																	0
20																	0
21																	0
22																	0
23																	0
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	3,650	0	550	0	0	0	0	0	0	0	0	0	0	0	0	550	
Year to Date Actual	3,699	0	441	0	203	1,061	0	125	118	0	0	23	540	0	400	2,912	787
YTD Actual vs. Budget	49	0	109	0	(203)	(1,061)	0	(125)	(118)	0	0	(23)	(540)	0	(400)	(2,362)	

Form Version Nov 1, 2023