

Total Other Debt	0
Total Liabilities/Depts	
NET WORTH (Total Assets minus Total Liabilities/Depts)	

0

16,828
21,968

Form Version Nov 1, 2023

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																0	
2																0	
3																0	
4																0	
5																0	
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7																0	
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30																0	
31																0	
This month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
																Form Version Nov 1, 2023	

Instructions:
1. Find the family situation that most closely represents your family (i.e. Married with 4 children, Single with 1 child, etc.).
2. Find the gross income level that most closely represents your family (i.e. \$25,000 to \$29,999).
3. Taxes include all current annual monthly Payroll, Social Security, Medicare, State, and local income tax taxes.

Suggested Percentage Guidelines For Family Income

Married with 4 Children

GROSS HOUSEHOLD INCOME:	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
1. Take Home Pay	100%	100%	100%	100%	100%	100%
2. Total Taxes	Use Current Monthly Taxes					

Net Spendable Income (Gross Income - Take Home Pay) - Total Taxes percentages below add to 100%

A. Housing	20%	20%	20%	20%	20%	20%
B. Food	12%	12%	12%	12%	12%	12%
C. Transportation	14%	14%	12%	12%	12%	12%
D. Insurance	5%	5%	5%	5%	5%	5%
E. Utilities	5%	5%	5%	5%	5%	5%
F. Entertainment/Recreation	3%	4%	4%	5%	5%	5%
G. Clothing	5%	5%	5%	5%	7%	7%
H. Savings	4%	4%	5%	5%	5%	5%
I. Health & Wellness	8%	7%	7%	7%	7%	7%
J. Miscellaneous	3%	3%	5%	5%	5%	5%
K. Investments	0%	0%	0%	0%	4%	4%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

LA School/Child Care no guideline percentages

Suggested Percentage Guidelines For Family Income

Married with 3 Children

GROSS HOUSEHOLD INCOME:	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
1. Take Home Pay	100%	100%	100%	100%	100%	100%
2. Total Taxes	Use Current Monthly Taxes					

Net Spendable Income (Gross Income - Take Home Pay) - Total Taxes percentages below add to 100%

A. Housing	20%	20%	20%	20%	20%	20%
B. Food	12%	12%	12%	12%	12%	12%
C. Transportation	12%	12%	12%	14%	13%	13%
D. Insurance	5%	5%	5%	5%	5%	5%
E. Utilities	5%	5%	5%	5%	5%	5%
F. Entertainment/Recreation	3%	5%	5%	7%	7%	8%
G. Clothing	4%	5%	5%	6%	7%	7%
H. Savings	5%	5%	5%	5%	5%	5%
I. Health & Wellness	5%	6%	6%	6%	6%	6%
J. Miscellaneous	4%	4%	6%	6%	7%	7%
K. Investments	0%	0%	0%	0%	0%	0%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

LA School/Child Care no guideline percentages

Suggested Percentage Guidelines For Family Income

Married with 2 Children

GROSS HOUSEHOLD INCOME:	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
1. Take Home Pay	100%	100%	100%	100%	100%	100%
2. Total Taxes	Use Current Monthly Taxes					

Net Spendable Income (Gross Income - Take Home Pay) - Total Taxes percentages below add to 100%

A. Housing	40%	30%	30%	22%	21%	20%
B. Food	12%	14%	12%	12%	11%	11%
C. Transportation	12%	14%	14%	13%	13%	13%
D. Insurance	5%	5%	5%	5%	5%	5%
E. Utilities	5%	5%	5%	5%	5%	5%
F. Entertainment/Recreation	3%	4%	4%	5%	7%	7%
G. Clothing	4%	4%	5%	6%	6%	7%
H. Savings	4%	4%	4%	5%	5%	5%
I. Health & Wellness	6%	6%	6%	6%	5%	5%
J. Miscellaneous	3%	4%	5%	6%	7%	7%
K. Investments	0%	0%	0%	0%	0%	0%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

LA School/Child Care no guideline percentages

Suggested Percentage Guidelines For Individual Income

Single with 1 Child

GROSS HOUSEHOLD INCOME:	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
1. Take Home Pay	100%	100%	100%	100%	100%	100%
2. Total Taxes	Use Current Monthly Taxes					

Net Spendable Income (Gross Income - Take Home Pay) - Total Taxes percentages below add to 100%

A. Housing	40%	30%	30%	20%	24%	20%
B. Food	12%	14%	14%	13%	13%	13%
C. Transportation	12%	14%	14%	13%	13%	13%
D. Insurance	3%	3%	4%	4%	5%	5%
E. Utilities	5%	5%	5%	5%	5%	5%
F. Entertainment/Recreation	3%	4%	4%	6%	6%	6%
G. Clothing	5%	5%	5%	6%	7%	7%
H. Savings	5%	5%	5%	5%	5%	5%
I. Health & Wellness	6%	7%	6%	6%	6%	6%
J. Miscellaneous	3%	4%	4%	6%	6%	6%
K. Investments	0%	0%	0%	0%	0%	0%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

LA School/Child Care no guideline percentages

Suggested Percentage Guidelines For Individual Income

Single with No Children / Living Alone

GROSS HOUSEHOLD INCOME:	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
1. Take Home Pay	100%	100%	100%	100%	100%	100%
2. Total Taxes	Use Current Monthly Taxes					

Net Spendable Income (Gross Income - Take Home Pay) - Total Taxes percentages below add to 100%

A. Housing	40%	30%	30%	24%	22%	20%
B. Food	6%	6%	7%	7%	7%	7%
C. Transportation	12%	12%	14%	14%	13%	13%
D. Insurance	4%	4%	4%	5%	5%	5%
E. Utilities	5%	5%	5%	5%	5%	5%
F. Entertainment/Recreation	6%	6%	7%	7%	8%	8%
G. Clothing	5%	6%	6%	7%	8%	8%
H. Savings	5%	5%	5%	5%	5%	5%
I. Health & Wellness	6%	5%	5%	5%	4%	4%
J. Miscellaneous	5%	6%	6%	6%	7%	7%
K. Investments	3%	4%	5%	5%	5%	7%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

LA School/Child Care no guideline percentages

Suggested Percentage Guidelines For Individual Income

Single with No Children / Living Alone - Spouse/Partner

GROSS HOUSEHOLD INCOME:	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
1. Take Home Pay	100%	100%	100%	100%	100%	100%
2. Total Taxes	Use Current Monthly Taxes					

Net Spendable Income (Gross Income - Take Home Pay) - Total Taxes percentages below add to 100%

A. Housing	40%	30%	30%	22%	21%	20%
B. Food	6%	6%	6%	7%	7%	7%
C. Transportation	20%	18%	18%	18%	15%	13%
D. Insurance	4%	4%	4%	5%	5%	5%
E. Utilities	5%	5%	5%	5%	5%	5%
F. Entertainment/Recreation	6%	6%	6%	6%	10%	10%
G. Clothing	7%	7%	7%	7%	7%	8%
H. Savings	6%	6%	6%	10%	10%	10%
I. Health & Wellness	6%	6%	6%	5%	5%	5%
J. Miscellaneous	3%	4%	6%	7%	7%	7%
K. Investments	5%	6%	7%	7%	6%	10%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

LA School/Child Care no guideline percentages

Percentage Spending Plan					
Gross Monthly Income		From Current Spending Plan		0	0 Annual Income
		Input appropriate % from "Percentage Guide"			
Income Deductions		Percentage	x	Gross Monthly Income	= Guideline Amount
1. Title/Giving		10%	x	-	0
2. Total Taxes		no guideline		actual from Current Spending Plan	0
Net Spendable Income (NSI)				0	0 Annual NSI
Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount
3. Housing	32%	x	-	=	0
4. Food	13%	x	-	=	0
5. Transportation	13%	x	-	=	0
6. Insurance	5%	x	-	=	0
7. Debts	5%	x	-	=	0
8. Entertainment/Recreation	5%	x	-	=	0
9. Clothing	5%	x	-	=	0
10. Savings	5%	x	-	=	0
11. Health & Wellness	6%	x	-	=	0
12. Miscellaneous	6%	x	-	=	0
13. Investments	5%	x	-	=	0
14. School/Child Care	no guideline				
Total Percentages: (cannot exceed 100%)		100%			
Total Guideline Expenses: (cannot exceed Net Spendable Income)			0		OK

Spending Plan	Current
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INCOME vs. EXPENSE SUMMARY (calculated)

Net Spendable Income	0
Less Total Expenses	546
Surplus or Deficit	(546)

Monthly Income

Gross Monthly Income	0
Monthly Salary	
Interest Income	
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)	0
Taxes (Fed, State, Medicare, Social Security)	
Other	

Do not include medical/dental premiums, retirement plans, HSA/FSA contributions, charity contributions that are deducted from paychecks. Include those deductions on

NET SPENDABLE INCOME (monthly)	0
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Monthly Expenses

Category 3 - Housing (monthly)	0
Mortgage(s) (from Debt List)	0
Extra Mortgage Payment	
Rent	
Insurance	
Property Taxes	
Electricity	
Gas	
Water	

Sanitation	
Telephone / Cell phone	
Maintenance	
Internet / Cable Service	
Other	
Category 4 - Food (monthly)	0
Grocery	
Other	
Category 5 - Transportation (monthly)	521
Auto Payment(s) (from Debt List)	521
Extra Auto Payment	
Gas & Oil	
Auto Insurance	
Licenses & Taxes	
Maintenance	
Replacement	
Other - Tolls/Parking/Transit Fares	
Category 6 - Insurance (monthly)	0
Life	
Health/Dental	
Disability	
Other	
Category 7 - Debts (monthly)	25
Total Credit Cards (from Debt List)	25
Total Other Debt (from Debt List)	0
Extra Debt Payments	
Category 8 - Entertainment & Recreation (monthly)	0
Eating Out / Lunches	
Baby Sitters	
Activities / Trips	
Vacation	
Pets	
Hobbies and Sports	
Other	
Category 9 - Clothing (monthly)	0

Children's Clothing Needs	
Husband/Wife Clothing Needs	
Other	
Category 10 - Savings (monthly)	0
Savings Account	
Credit Union	
Other	
Category 11 - Health & Wellness (monthly)	0
Doctor	
Dentist	
Prescriptions	
Eye Glasses / Contacts	
HSA or FSA Contributions	
Other	
Category 12 - Miscellaneous (monthly)	0
Toiletries / Cosmetics	
Beauty / Barber	
Laundry / Cleaning	
Allowances	
Subscriptions	
Gifts (including Christmas)	
Cash	
Other	
Category 13 - Investments (monthly)	0
Employer 401k/403b plans	
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	546

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

0	0

0	0

0	0

0	0

	0

0	546

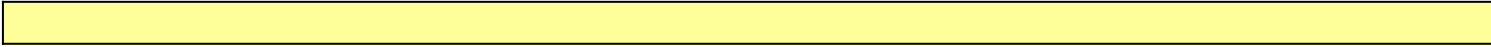
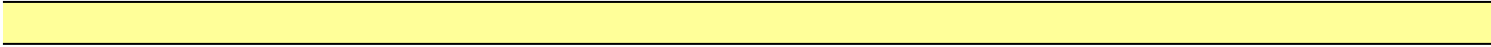
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Comments	

[illegible]

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[illegible]



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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
																Form Version Nov 1, 2023	

Month:	February	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	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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30																	0	
31																	0	
This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date	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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Month:	March	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	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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30																	0	
31																	0	
This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date	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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Month:	May	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	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date	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	

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Month:	July	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Date																		
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29																	0	
30																	0	
31																	0	
This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date	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

Month:	August	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Date																		
1																	0	
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28																	0	
29																	0	
30																	0	
31																	0	
This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date	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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Month:	September	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	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date	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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Month:	November	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	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	
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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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date	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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Month:	December	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	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	
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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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date	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	

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