

## Case Study B

This young family lives in Southern California where the cost of real estate is high. Jerry is 40 years old and works as a police officer. Janice is 38 years old and is an X-ray technician. Neither are followers of Jesus Christ, but they do have a religious background. They do not attend church. They have two young children, Billy who is 8 years old, and Barb who is 6 years old.

Due to the financial challenges in this home, Jerry and Janice do not have a good marital relationship. In fact, they are seeing a counselor weekly to save and strengthen their marriage. Previously unknown to Jerry, Janice has accumulated most of the credit card debt (Credit cards #1 to #5). He recently became aware of this debt and reached out to Crown for budget coaching. Currently, they are trying to make the minimum payments on all their debts.

Both Jerry and Janice are paid twice a month, on the first and fifteenth. Jerry has a part-time job as a security consultant. Jerry's employer pays the full premium for medical, dental and vision insurance for himself, Janice, and the two children. The medical plan doesn't charge for preventive care, but carries a 6,000 family deductible and pays various percentages after the deductible is met. Dental is no charge for regular cleaning and check-ups, and a percentage of dental repair. The Vision Insurance covers the cost of an annual vision exam and 50% of the cost of glasses or contact lenses.

Jerry's employer provides paid life insurance in the amount of 2 years salary. In addition, he has a term policy with Janice as the beneficiary. His employer also provides disability insurance which will pay 100% of his salary for short-term illnesses and 50% of his salary for long-term disability (longer than 6 months).

Jerry and Janice own their primary home. They kept their former home (which they originally bought for about \$650,000) as an investment home. Its monthly mortgage payment is 3,600. They get monthly rental income of 3,900, leaving 300 each month for maintenance, repairs, vacancies and other rental property costs. They are convinced that real estate, especially in Southern California, is a better investment than putting money into a 401k retirement plan.

They have been contributing 100/mo per child to a 529 college savings fund. Their goal is for their kids to not have to take out student loans or work their way through college.

Help Jerry and Janice with their budget and debts.

- 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.
- Complete the Debt Snowball Calculator.

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

1. Neither are followers of Jesus Christ, but they do have a religious background. They do not attend church. How can you gently introduce them to Jesus Christ as their personal Savior?
2. What biblical principles and practical tools could you suggest to help them find contentment while getting their discretionary spending under control?
3. Jerry and Janice have different goals. How can you help them both align on and achieve their goals? Jerry's Goals: Get out of credit card debt; balance the budget; live within their income; save more. Janice's Goal: Spend money without feeling guilty.
4. After completing the Percentage Spending Plan to show the guideline amounts, what recommendations would you bring to Jerry's and Janice's attention first? Why?
5. While referring to the Crown MoneyMap, what would you recommend they do in each of the first three Destinations? (List each destination along with specific suggestions for that destination before moving to the next.) In light of this, how would you advise them about contributing to their kids' college savings funds?
6. What options would you discuss with them regarding their rental/investment house?
7. From the Debt Snowball Calculator, answer the following questions:
  - How long will it take to pay off all their non-mortgage debt if they don't make any extra payments?
  - How long will it take to pay off all their non-mortgage debt if they pay an extra \$200/month?
  - How much extra per month should they pay if they want to be debt-free except for the mortgage in 5 years?

**Assets & Liabilities**

Date: \_\_\_\_\_ Comments

ASSETS (Present Market Value)	Balance
Cash On Hand (both husband and wife if married)	2,000.00
Checking Accounts	150.00
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)	900,000.00
Other Real Estate (Rental Property)	700,000.00
Mortgages/Notes Receivable	
Automobile 1 - 5 year-old Acura RDX	20,000.00
Automobile 2 - 2 year-old Ford F-150	30,000.00
Automobile 3 (look up value, e.g., kbb.com)	
Personal Property (Furniture, Jewelry, etc.)	
Retirement Savings (Jerry's 401k)	60,000.00
Retirement Savings (Janice's 401k)	10,000.00
College Savings Account	4,000.00
<b>Total Assets:</b>	<b>1,726,150.00</b>

Consider selling primary home. See notes below.  
 Move into Rental property, if possible.  
 Consider selling - see notes below.

**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
Credit Card #1		255.00	27.5%		10,000.00
Credit Card #2		45.00	24.3%		2,200.00
Credit Card #3		380.00	21.0%		18,000.00
Credit Card #4		560.00	20.0%		28,000.00
Credit Card #5		240.00	22.3%		10,800.00
<b>Total Credit Cards</b>		<b>1,480.00</b>			<b>69,000.00</b>

**AUTO LOANS**

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due
Ford Financing Company	Ford F-150	600.00 (600.00)	5.0%		20,000.00
Used Ford Company	older model	230.09	5.0%		20,000.00
<b>Total Auto Loans</b>		<b>230.09</b>			<b>40,000.00</b>

Consider selling - there is possibly \$5k or more in equity on 2 year old truck  
 \$5k downpayment -4 year term- to lower payment - OR consider buying 'clunker' , or sell truck and share one car.

**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
Home Mortgage #1 (Primary Home)		4,800.00	4.5%		725,000.00
Home Mortgage #2 (Rental Property)		3,600.00	4.0%		550,000.00
<b>Total Home Mortgages</b>		<b>8,400.00</b>			<b>1,275,000.00</b>

Consider Future goal to sell primary home to use proceeds to pay off all debts and move into Rental home.  
 If Rental home is too small for family, consider selling rental home since the return on investment is very low and funds could be used to pay off all credit card and consumer debts.

**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
Personal Debt To Relatives		50.00	0.0%		3,500.00
Educational Loans		220.00	4.5%		24,000.00
Medical Bill		25.00	0.0%		400.00
<b>Total Other Debt</b>		<b>295.00</b>			<b>27,900.00</b>

Schedule student loan on snowball calculator - placed after debts -lower debt impact. Apply for Debt forgiveness.

<b>Total Liabilities/Debts</b>	<b>1,411,900.00</b>
<b>NET WORTH (Total Assets minus Total Liabilities/Debts)</b>	<b>314,250.00</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
<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>	39%	36%	32%	30%	30%	29%
<b>4. Food</b>	15%	12%	13%	12%	11%	11%
<b>5. Transportation</b>	15%	12%	13%	14%	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%	5%	5%	7%	7%	8%
<b>9. Clothing</b>	4%	5%	5%	6%	7%	7%
<b>10. Savings</b>	5%	5%	5%	5%	5%	5%
<b>11. Health &amp; Wellness</b>	5%	6%	6%	5%	5%	5%
<b>12. Miscellaneous</b>	4%	4%	6%	6%	7%	7%
<b>13. Investments</b>	0%	5%	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 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					

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## Percentage Spending Plan

<b>Gross Monthly Income</b>		<i>from Current Spending Plan:</i>	<b>16,066</b>	<b>192,792</b>
	Input appropriate % from "Percentage Guide"			Annual Income
<b>Income Deductions</b>	<b>Percentage</b>	x	<b>Gross Monthly Income</b>	= <b>Guideline Amount</b>
1. Tithe/Giving	10%	x	16,066	1,607
2. Total Taxes	<i>no guideline</i>		<i>actual from Current Spending Plan:</i>	0
<b>Net Spendable Income (NSI)</b>			<b>14,459</b>	<b>173,513</b>

Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount
3. Housing	29%	x	14,459	=	4,193
4. Food	11%	x	14,459	=	1,591
5. Transportation	13%	x	14,459	=	1,880
6. Insurance	5%	x	14,459	=	723
7. Debts	5%	x	14,459	=	723
8. Entertainment/Recreation	8%	x	14,459	=	1,157
9. Clothing	7%	x	14,459	=	1,012
10. Savings	5%	x	14,459	=	723
11. Health & Wellness	5%	x	14,459	=	723
12. Miscellaneous	7%	x	14,459	=	1,012
13. Investments	5%	x	14,459	=	723
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>14,459</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	16,026		16,126	Plan A is short term and does not reflect the sale of home or cars with loans paid off. Can reconfigure with a "what If" scenario should debt/consumer loans be paid with sale proceeds.
Less Total Expenses	17,890		16,126	
Surplus or Deficit	(1,864)		(0)	

**Monthly Income**

<b>Gross Monthly Income</b>	<b>16,066</b>		<b>16,366</b>	
Jerry's NET Income	7,000		7,000	Increase Consulting by 20%
Janice's NET Income	4,000		4,000	
Jerry's part-time income (NET)	1,000		1,200	
Commissions				
Bonuses/Tips				
Retirement Income				
Rental Income	3,900		3,900	Selling \$100 of unused clothing , toys, hobby items not in use each month. It aids in curtailing spending habits.
Other Income	166		266	
LESS				
<b>Category 1 - Tithe/Giving (monthly)</b>	<b>40</b>	<b>1,607</b>	<b>240</b>	Start giving in small increments each week as part of growth in generosity and trusting their new Savior. Make plans to increase ...
The Local Church			200	
The Poor				
Other Ministries				
Other Giving	40		40	
<b>Category 2 - Taxes (monthly)</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Taxes (Fed, State, Medicare, Social Security)				
Other				
<small>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</small>				
<b>NET SPENDABLE INCOME (monthly)</b>	<b>16,026</b>	<b>14,459</b>	<b>16,126</b>	

**Monthly Expenses**

<b>Category 3 - Housing (monthly)</b>	<b>9,970</b>	<b>4,193</b>	<b>9,495</b>	
Mortgage(s) (from Debt List)	8,400		8,400	? Is the mortgage PITI? Possibly lower the payment by seeking out less expensive home insurance ? Is Home Warranty worth it?
Extra Mortgage Payment				
Rent				Work as a family and reassign the yard chores. Check into AT&T and Verizon - each has family plans with 4 lines at this price.  Minimum plan.
Insurance				
Home Warranty	30		0	
Electricity	300		300	
Home Owners Accociation	400		400	
Water and Garbage Pickup	100		100	
Yard Service	250		0	
Telephone / Cell phone	300		160	
Maintenance				
Cable TV	115		60	
Internet	75		75	
<b>Category 4 - Food (monthly)</b>	<b>1,450</b>	<b>1,591</b>	<b>1,116</b>	Try reducing Food budget by 30% by preparing meals, baking breads & goodies with Children...making it a family time.
Grocery	1,450		1,116	
Other				
<b>Category 5 - Transportation (monthly)</b>	<b>1,155</b>	<b>1,880</b>	<b>1,070</b>	
Auto Payment(s) (from Debt List)	230		230	
Extra Auto Payment				

Spending Plan	Current	Guideline	New Budget	Comments
Gas & Oil	400		400	
Auto Insurance	290		165	Look for cheaper insurance - Average full coverage for two cars in southern california.
Licenses & Taxes	35		35	
Maintenance	100		100	
Replacement			90	
Other - Tolls/Parking/Transit Fares	100		50	Is it possible to take other routes to save on tolls? Parking should be included for both employments.
<b>Category 6 - Insurance (monthly)</b>	<b>67</b>	<b>723</b>	<b>20</b>	
Life - 750,000 20 year term on Jerry	67		0	They may be over-insured if Jerry is already covered 2x's?
Health/Dental				
Disability				
Other			20	Life insurance for Janice through hospital?
<b>Category 7 - Debts (monthly)</b>	<b>1,775</b>	<b>723</b>	<b>2,525</b>	
Total Credit Cards (from Debt List)	1,480		1,480	
Total Other Debt (from Debt List)	295		295	
Extra Debt Payments			750	
<b>Category 8 - Entertainment &amp; Recreation (monthly)</b>	<b>1,498</b>	<b>1,157</b>	<b>327</b>	
Eating Out	400		75	Reduce meals/entertainment by 25% to a Date Night once month- and make family night/day outings
Lunches	200		60	Limit lunch out for both.
Movies/Events	200		25	Rent movies for Movie (family) night (invite neighbors and friend for BBQ!)
Activities (Kids)	300		42	Family outings - nature walks, museums, beach and rent movies for Movie/Family night (invite neighbors!)
Baby Sitters	100		25	Limit to Date Night to once month with Sitter.
Health Club	50		50	
Vacation	100		0	Withhold until saving for emergency goal has been fulfilled.
Amazon Prime	15		0	
Audible	15		0	
Sirius	27		0	Use phones / internet for music downloads - better yet - learn a musical instrument online for free.
Netflix	16		0	Choose instead a family movie and save movies for Family night and Movie Night
Apple	25		0	
Pets	50		50	
<b>Category 9 - Clothing (monthly)</b>	<b>50</b>	<b>1,012</b>	<b>100</b>	
Children's Clothing Needs	50		100	Probably used credit cards to meet this budget in past; May now consider keeping original clothing spend budget and mending, sewing, search for sales, or used clothes- only as needed;
Husband/Wife Clothing Needs				
Other				
<b>Category 10 - Savings (monthly)</b>	<b>200</b>	<b>723</b>	<b>723</b>	
Savings Account	200		200	
Credit Union				
Other			523	Begin saving toward emergency.
<b>Category 11 - Health &amp; Wellness (monthly)</b>	<b>450</b>	<b>723</b>	<b>450</b>	
Medical/Dental/Vision	100		100	
Dentist				
Prescriptions				
Eye Glasses / Contacts	50		50	
Marriage Counseling	300		300	Seems to be a necessity.
<b>Category 12 - Miscellaneous (monthly)</b>	<b>875</b>	<b>1,012</b>	<b>100</b>	
Toiletries / Cosmetics			25	Toiletries and cosmetics at discount store.
Beauty / Barber			0	Take advantage of local cosmetic schools.
Laundry / Cleaning				
Allowances				
Gifts (including Christmas)	75		75	

Spending Plan	Current	Guideline	New Budget	Comments
Cash (Jerry)	400		0	Reduce Cash on hand to budgeted spending only.
Cash (Janice)	400		0	
Other				
<b>Category 13 - Investments (monthly)</b>	<b>400</b>	<b>723</b>	<b>200</b>	
Employer 401k/403b plans	200		200	Reduce budget until credit cards are paid.
Retirement IRAs				
College Fund - 529 plan	200		0	
Non-Retirement Stocks, Bonds, Mutual Funds Other				
<b>Category 14 - School/Child Care (monthly) (1)</b>	<b>0</b>		<b>0</b>	
School Tuition				
School Books, Supplies, Materials, etc				
Transportation				
Day Care				
Tutoring, Lessons for Music, Dance, etc				
Other				
<b>Total Expenses</b>	<b>17,890</b>	<b>14,459</b>	<b>16,126</b>	

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

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1000	1450	-0.310345	0.689655
100	400	-0.206897	
		0.25	