

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
Total Credit Cards		0		

AUTO LOANS

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due
Honda Financial	2021, Honda, Pilot	363.41	6.24%	0
Total Auto Loans		363		

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

Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due
Freedom Mortgage	3134 Pin Oak Terrace Ct	1,156.23	2.38%	0
Total Home Mortgages		1,156		

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		

Month:	May	Year:	2024												
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE
Date															
1		101.00		2,284.50				363.41	10.49				149.75		
2					47.55	36.41	24.99		41.49						
3	5,896.02	1,509.45			25.20				20.58		500.00		287.01		
4				45.02	211.81					60.29			236.79		
5					20.85								5.66		
6				22.67	31.55										
7									28.98				9.37		
8					58.37	45.75			4.07						
9				150.41					15.41						
10													55.63		
11															
12						291.73	28.74								
13	1,972.00			260.02	16.86										
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This month Actual	7,868	1,610	0	2,763	412	414	54	363	121	60	500	0	744	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	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					

Percentage Spending Plan				
Gross Monthly Income	from Current Spending Plan:			11,792
	Input appropriate % from "Percentage Guide"			141,504
Annual Income				
Income Deductions	Percentage	x	Gross Monthly Income	= Guideline Amount
1. Tithe/Giving	10%	x	11,792	1,179
2. Total Taxes	no guideline		actual from Current Spending Plan:	0
Net Spendable Income (NSI)				10,613
				127,354
Annual NSI				

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount
3. Housing		x	10,613	=	0
4. Food		x	10,613	=	0
5. Transportation		x	10,613	=	0
6. Insurance		x	10,613	=	0
7. Debts		x	10,613	=	0
8. Entertainment/Recreation		x	10,613	=	0
9. Clothing		x	10,613	=	0
10. Savings		x	10,613	=	0
11. Health & Wellness		x	10,613	=	0
12. Miscellaneous		x	10,613	=	0
13. Investments		x	10,613	=	0
14. School/Child Care	no guideline				
Total Percentages: (cannot exceed 100%)	0%				
Total Guideline Expenses: (cannot exceed Net Spendable Income)					0

OK

Spending Plan	Current
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INCOME vs. EXPENSE SUMMARY (calcu

Net Spendable Income	8,571
Less Total Expenses	8,571
Surplus or Deficit	0

Monthly Income

Gross Monthly Income	11,792
Monthly Salary	11,792
Interest Income	
Dividends	
Commissions	
Bonuses/Tips	
Retirement Income	
Net Business Income	
Other Income	

LESS	
Category 1 - Tithe/Giving (monthly)	3,221
The Local Church	3,120
The Poor	
Other Ministries	101
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 paycheck. Include these deductions as expenses in rows listed below.

NET SPENDABLE INCOME (monthly)	8,571
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Monthly Expenses

Category 3 - Housing (monthly)	3,436
Mortgage(s) (from Debt List)	1,156
Extra Mortgage Payment	603
Rent	
Insurance	
Property Taxes	525
Electricity	180
Gas	114
Water	124

Sanitation	14
Telephone / Cell phone	119
Maintenance	500
Internet / Cable Service	65
Other	36
Category 4 - Food (monthly)	700
Grocery	700
Other	0
Category 5 - Transportation (monthly)	2,014
Auto Payment(s) (from Debt List)	363
Extra Auto Payment	488
Gas & Oil	608
Auto Insurance	133
Licenses & Taxes	83
Maintenance	150
Replacement	188
Other - Tolls/Parking/Transit Fares	
Category 6 - Insurance (monthly)	62
Life	62
Health/Dental	
Disability	
Other	
Category 7 - Debts (monthly)	0
Total Credit Cards (from Debt List)	0
Total Other Debt (from Debt List)	0
Extra Debt Payments	
Category 8 - Entertainment & Recreation (monthly)	546
Eating Out / Lunches	302
Baby Sitters	
Activities / Trips	
Vacation	227
Pets	
Hobbies and Sports	18
Other	
Category 9 - Clothing (monthly)	200
Children's Clothing Needs	
Husband/Wife Clothing Needs	200
Other	

Category 10 - Savings (monthly)	500
Savings Account	500
Credit Union	
Other	
Category 11 - Health & Wellness (monthly)	0
Doctor	
Dentist	
Prescriptions	
Eye Glasses / Contacts	
HSA or FSA Contributions	
Other	
Category 12 - Miscellaneous (monthly)	1,013
Toiletries / Cosmetics	
Beauty / Barber	
Laundry / Cleaning	
Allowances	241
Subscriptions	122
Gifts (including Christmas)	
Cash	80
Other	570
Category 13 - Investments (monthly)	100
Employer 401k/403b plans	
Retirement IRAs	
College Funds	
Non-Retirement Stocks, Bonds, Mutual Funds	100
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	8,571

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

Monthly Budget

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

Month:	January	Year:															This Month
		TITHE/ GIVING							ENTERTAINMENT			HEALTH & WELLNESS			SCHOOL/ CHILD CARE	TOTAL	SURPLUS /
Category	INCOME		TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	RECREATION	CLOTHING	SAVINGS		MISC.	INVESTMENTS		EXPENSES	DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
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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	
Year to Date Budget	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
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
																	Form Version Nov 1, 2023

Monthly Budget

Month:	February	Year:															This Month
		TITHE/ GIVING							ENTERTAINMENT			HEALTH & WELLNESS			SCHOOL/ CHILD CARE	TOTAL	SURPLUS /
Category	INCOME		TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	RECREATION	CLOTHING	SAVINGS		MISC.	INVESTMENTS		EXPENSES	DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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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	
Year to Date Budget	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
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
																	Form Version Nov 1, 2023

Monthly Budget

Month:	March	Year:															This Month
		TITHE/ GIVING							ENTERTAINMENT			HEALTH & WELLNESS			SCHOOL/ CHILD CARE	TOTAL	SURPLUS /
Category	INCOME		TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	RECREATION	CLOTHING	SAVINGS		MISC.	INVESTMENTS		EXPENSES	DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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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	
Year to Date Budget	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
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
																	Form Version Nov 1, 2023

Monthly Budget

Month:	April	Year:															This Month
		TITHE/ GIVING							ENTERTAINMENT			HEALTH & WELLNESS			SCHOOL/ CHILD CARE	TOTAL	SURPLUS /
Category	INCOME		TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	RECREATION	CLOTHING	SAVINGS		MISC.	INVESTMENTS		EXPENSES	DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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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	
Year to Date Budget	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
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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Monthly Budget

Month:	May	Year:															This Month
		TITHE/ GIVING							ENTERTAINMENT			HEALTH & WELLNESS			SCHOOL/ CHILD CARE	TOTAL	SURPLUS /
Category	INCOME		TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	RECREATION	CLOTHING	SAVINGS		MISC.	INVESTMENTS		EXPENSES	DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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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	
Year to Date Budget	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
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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Monthly Budget

Month:	June	Year:															This Month
		TITHE/ GIVING							ENTERTAINMENT			HEALTH & WELLNESS			SCHOOL/ CHILD CARE	TOTAL	SURPLUS /
Category	INCOME		TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	RECREATION	CLOTHING	SAVINGS		MISC.	INVESTMENTS		EXPENSES	DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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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	
Year to Date Budget	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
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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Monthly Budget

Month:	July	Year:															This Month
		TITHE/ GIVING							ENTERTAINMENT			HEALTH & WELLNESS			SCHOOL/ CHILD CARE	TOTAL	SURPLUS /
Category	INCOME		TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	RECREATION	CLOTHING	SAVINGS		MISC.	INVESTMENTS		EXPENSES	DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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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	
Year to Date Budget	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
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
																	Form Version Nov 1, 2023

Monthly Budget

Month:	August	Year:															This Month
		TITHE/ GIVING							ENTERTAINMENT			HEALTH & WELLNESS			SCHOOL/ CHILD CARE	TOTAL	SURPLUS /
Category	INCOME		TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	RECREATION	CLOTHING	SAVINGS		MISC.	INVESTMENTS		EXPENSES	DEFICIT
BUDGETED AMOUNT	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 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	
Year to Date Budget	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
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
																	Form Version Nov 1, 2023

Monthly Budget

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 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	
Year to Date Budget	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
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
																	Form Version Nov 1, 2023

Monthly Budget

Month:	October	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 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
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12																	0
13																	0
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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	
Year to Date Budget	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
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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Monthly Budget

Month:	November	Year:															This Month
		TITHE/ GIVING							ENTERTAINMENT			HEALTH & WELLNESS			SCHOOL/ CHILD CARE	TOTAL	SURPLUS /
Category	INCOME		TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	RECREATION	CLOTHING	SAVINGS		MISC.	INVESTMENTS		EXPENSES	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	
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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	
Year to Date Budget	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
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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Monthly Budget

Month:	December	Year:															This Month
		TITHE/ GIVING							ENTERTAINMENT			HEALTH & WELLNESS			SCHOOL/ CHILD CARE	TOTAL	SURPLUS /
Category	INCOME		TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	RECREATION	CLOTHING	SAVINGS		MISC.	INVESTMENTS		EXPENSES	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	
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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	
Year to Date Budget	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
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
																	Form Version Nov 1, 2023