

**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
none					
<b>Total Credit Cards</b>		<b>0</b>			<b>0</b>

**AUTO LOANS**

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due
none					
<b>Total Auto Loans</b>		<b>0</b>			<b>0</b>

**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
North Bend		3,333.00	2.50%	0	245,000.00
Credit Line		1,700.00	8.70%	0	243,000.00
<b>Total Home Mortgages</b>		<b>5,033</b>			<b>488,000</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	Balance Due
None					
<b>Total Other Debt</b>		<b>0</b>			<b>0</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
none					
<b>Total Credit Cards</b>		<b>0</b>			<b>0</b>

**AUTO LOANS**

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due
none					
<b>Total Auto Loans</b>		<b>0</b>			<b>0</b>

**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
North Bend		3,333.00	2.50%	0	245,000.00
<b>Total Home Mortgages</b>		<b>3,333</b>			<b>245,000</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	Balance Due
None					
<b>Total Other Debt</b>		<b>0</b>			<b>0</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		200.00			10,000.00		100.00								
2															
3															
4															
5															
6															
7															
8															
9															
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16															
17															
18															
19															
20															
21															
22															
23															
24															
25															
26					293.00	71.00									
27															
28															
29															
30															
31															
This month Actual	0	200	0	0	10,293	71	100	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	Use Current Monthly Taxes					
<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			from Current Spending Plan:	10,500	126,000	Annual Income	
	Input appropriate % from "Percentage Guide"						
Income Deductions	Percentage	x	Gross Monthly Income	=	Guideline Amount		
1. Tithe/Giving	10%	x	10,500		1,050		
2. Total Taxes	no guideline		actual from Current Spending Plan:		500		
Net Spendable Income (NSI)					8,950	107,400	Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount
3. Housing		x	8,950	=	0
4. Food		x	8,950	=	0
5. Transportation		x	8,950	=	0
6. Insurance		x	8,950	=	0
7. Debts		x	8,950	=	0
8. Entertainment/Recreation		x	8,950	=	0
9. Clothing		x	8,950	=	0
10. Savings		x	8,950	=	0
11. Health & Wellness		x	8,950	=	0
12. Miscellaneous		x	8,950	=	0
13. Investments		x	8,950	=	0
14. School/Child Care	no guideline				
Total Percentages: (cannot exceed 100%)	0%				
Total Guideline Expenses: (cannot exceed Net Spendable Income)					0

OK

<b>Spending Plan</b>	Current
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<b>INCOME vs. EXPENSE SUMMARY (calculated)</b>	
Net Spendable Income	9,060
Less Total Expenses	8,832
Surplus or Deficit	228

<b>Monthly Income</b>	
Gross Monthly Income	10,500
Monthly Salary	200
Interest Income	
Dividends	
From 401k plans	3,500
Bonuses/Tips	
Retirement Income	4,000
Rental Lake Desire (Net of expenses)	2,800
Rental View House (Net of Expenses)	
LESS	
<b>Category 1 - Tithes/Giving (monthly)</b>	<b>940</b>
The Local Church	250
Missions	500
Other Ministries	150
Sponsor Child	40
<b>Category 2 - Taxes (monthly)</b>	<b>500</b>
Taxes (Fed, State, Medicare, Social Security)	500
Other	
<small>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.</small>	
<b>NET SPENDABLE INCOME (monthly)</b>	<b>9,060</b>

<b>Monthly Expenses</b>	
<b>Category 3 - Housing (monthly)</b>	<b>400</b>
Mortgage(s) (from Debt List)	0
Extra Mortgage Payment	0
Rent	0
Insurance	0
Property Taxes	0
Electricity	0
Gas	0
Water	0
Sanitation	0
Telephone / Cell phone	0
Maintenance	400
Internet / Cable Service	0
Other	0
<b>Category 4 - Food (monthly)</b>	<b>1,600</b>
Grocery	1,000
Vitamins	600
<b>Category 5 - Transportation (monthly)</b>	<b>1,380</b>
Auto Payment(s) (from Debt List)	0
Extra Auto Payment	0
Gas & Oil	400
Auto Insurance	250
Licenses & Taxes	10
Maintenance	300
Replacement	400
Other - Tolls/Parking/Transit Fares	20
<b>Category 6 - Insurance (monthly)</b>	<b>782</b>
Life	32
Health/Dental	750
Disability	0
<b>Category 7 - Debts (monthly)</b>	<b>0</b>
Total Credit Cards (from Debt List)	0
Total Other Debt (from Debt List)	0
Extra Debt Payments	0
<b>Category 8 - Entertainment &amp; Recreation (monthly)</b>	<b>890</b>
Eating Out / Lunches	300
Baby Sitters	0
Activities / Trips	50
Vacation	400
Pets	100
Art Supplies	40
Other	0
<b>Category 9 - Clothing (monthly)</b>	<b>150</b>
Children's Clothing Wants - Nike	75
Husband/Wife Clothing Needs	75
Other	0
<b>Category 10 - Savings (monthly)</b>	<b>0</b>
Savings Account	0
Credit Union	0
Other	0
<b>Category 11 - Health &amp; Wellness (monthly)</b>	<b>860</b>
Doctor	200
Dentist	150
Prescriptions	100
Eye Glasses / Contacts	10
Orthodontics	400
Other	0
<b>Category 12 - Miscellaneous (monthly)</b>	<b>710</b>
Toiletries / Cosmetics	20
Beauty / Barber	75
House Cleaning Service	350
Organizing Service	200
Subscriptions	35
Gifts (including Christmas)	30
Cash	
Other	
<b>Category 13 - Investments (monthly)</b>	<b>0</b>
Employer 401k/403b plans	0
Retirement IRAs	0
College Funds	0
Non-Retirement Stocks, Bonds, Mutual Funds	0
Investment Real Estate	0
Other	0
<b>Category 14 - School/Child Care (monthly)<sup>(1)</sup></b>	<b>2,060</b>
School Tuition	1,200
School Books, Supplies, Materials, etc	40
Soccer Team	200
Birthday Party	120
Tutoring, Lessons for soccer and mathematics	300
Misc	200
<b>Total Expenses</b>	<b>8,832</b>

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

<b>Spending Plan</b>	Current
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<b>INCOME vs. EXPENSE SUMMARY (calculated)</b>	
Net Spendable Income	2,105
Less Total Expenses	1,510
Surplus or Deficit	595

<b>Monthly Income</b>	
Gross Monthly Income	2,450
Monthly Salary	
Interest Income	
Dividends	
From 401k plans	
Bonuses/Tips	
Retirement Income	
Rental Lake Desire (Net of expenses)	
Rental View House (Net of Expenses)	2,450
LESS	
<b>Category 1 - Tithing/Giving (monthly)</b>	<b>245</b>
The Local Church	
Missions	245
Other Ministries	
Sponsor Child	
<b>Category 2 - Taxes (monthly)</b>	<b>100</b>
Taxes (Fed, State, Medicare, Social Security)	100
Other	
<small>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.</small>	
<b>NET SPENDABLE INCOME (monthly)</b>	<b>2,105</b>

<b>Monthly Expenses</b>	
<b>Category 3 - Housing (monthly)</b>	<b>1,510</b>
Mortgage(s) (from Debt List)	0
Extra Mortgage Payment	0
Rent	0
Insurance	0
Property Taxes	500
Electricity	400
Gas	200
Water	80
Sanitation	0
Telephone / Cell phone	0
Maintenance	300
Internet / Cable Service	30
Other	
<b>Category 4 - Food (monthly)</b>	<b>0</b>
Grocery	
Vitamins	
<b>Category 5 - Transportation (monthly)</b>	
Auto Payment(s) (from Debt List)	
Extra Auto Payment	
Gas & Oil	
Auto Insurance	
Licenses & Taxes	
Maintenance	
Replacement	
Other - Tolls/Parking/Transit Fares	
<b>Category 6 - Insurance (monthly)</b>	
Life	
Health/Dental	
Disability	
<b>Category 7 - Debts (monthly)</b>	
Total Credit Cards (from Debt List)	
Total Other Debt (from Debt List)	
Extra Debt Payments	
<b>Category 8 - Entertainment &amp; Recreation (monthly)</b>	
Eating Out / Lunches	
Baby Sitters	
Activities / Trips	
Vacation	
Pets	
Art Supplies	
Other	
<b>Category 9 - Clothing (monthly)</b>	
Children's Clothing Wants - Nike	
Husband/Wife Clothing Needs	
Other	
<b>Category 10 - Savings (monthly)</b>	
Savings Account	
Credit Union	
Other	
<b>Category 11 - Health &amp; Wellness (monthly)</b>	
Doctor	
Dentist	
Prescriptions	
Eye Glasses / Contacts	
Orthodontics	
Other	
<b>Category 12 - Miscellaneous (monthly)</b>	
Toiletries / Cosmetics	
Beauty / Barber	
House Cleaning Service	
Organizing Service	
Subscriptions	
Gifts (including Christmas)	
Cash	
Other	
<b>Category 13 - Investments (monthly)</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>	
School Tuition	
School Books, Supplies, Materials, etc	
Soccer Team	
Birthday Party	
Tutoring, Lessons for soccer and mathematics	
Misc	
<b>Total Expenses</b>	<b>1,510</b>

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

<b>Spending Plan</b>	Current
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<b>INCOME vs. EXPENSE SUMMARY (calculated)</b>	
Net Spendable Income	0
Less Total Expenses	5,958
Surplus or Deficit	(5,958)

<b>Monthly Income</b>	
Gross Monthly Income	0
Monthly Salary	
Interest Income	
Dividends	
From 401k plans	
Bonuses/Tips	
Retirement Income	
Rental Lake Desire (Net of expenses)	
Rental View House (Net of Expenses)	
LESS	
<b>Category 1 - Tithing/Giving (monthly)</b>	0
The Local Church	
Missions	0
Other Ministries	
Sponsor Child	
<b>Category 2 - Taxes (monthly)</b>	0
Taxes (Fed, State, Medicare, Social Security)	0
Other	
<small>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.</small>	
<b>NET SPENDABLE INCOME (monthly)</b>	0

<b>Monthly Expenses</b>	
<b>Category 3 - Housing (monthly)</b>	5,958
Mortgage(s) (from Debt List)	5,033
Extra Mortgage Payment	0
Rent	0
Insurance	0
Property Taxes	300
Electricity	100
Gas	125
Water	0
Sanitation	0
Telephone / Cell phone	0
Maintenance	400
Internet / Cable Service	0
Other	
<b>Category 4 - Food (monthly)</b>	0
Grocery	
Vitamins	
<b>Category 5 - Transportation (monthly)</b>	
Auto Payment(s) (from Debt List)	
Extra Auto Payment	
Gas & Oil	
Auto Insurance	
Licenses & Taxes	
Maintenance	
Replacement	
Other - Tolls/Parking/Transit Fares	
<b>Category 6 - Insurance (monthly)</b>	
Life	
Health/Dental	
Disability	
<b>Category 7 - Debts (monthly)</b>	
Total Credit Cards (from Debt List)	
Total Other Debt (from Debt List)	
Extra Debt Payments	
<b>Category 8 - Entertainment &amp; Recreation (monthly)</b>	
Eating Out / Lunches	
Baby Sitters	
Activities / Trips	
Vacation	
Pets	
Art Supplies	
Other	
<b>Category 9 - Clothing (monthly)</b>	
Children's Clothing Wants - Nike	
Husband/Wife Clothing Needs	
Other	
<b>Category 10 - Savings (monthly)</b>	
Savings Account	
Credit Union	
Other	
<b>Category 11 - Health &amp; Wellness (monthly)</b>	
Doctor	
Dentist	
Prescriptions	
Eye Glasses / Contacts	
Orthodontics	
Other	
<b>Category 12 - Miscellaneous (monthly)</b>	
Toiletries / Cosmetics	
Beauty / Barber	
House Cleaning Service	
Organizing Service	
Subscriptions	
Gifts (including Christmas)	
Cash	
Other	
<b>Category 13 - Investments (monthly)</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>	
School Tuition	
School Books, Supplies, Materials, etc	
Soccer Team	
Birthday Party	
Tutoring, Lessons for soccer and mathematics	
Misc	
<b>Total Expenses</b>	<b>5,958</b>

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

<b>Spending Plan</b>	Current
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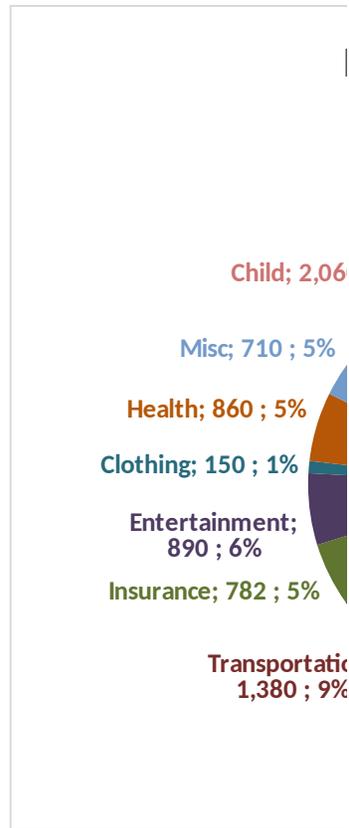
<b>INCOME vs. EXPENSE SUMMARY (calculated)</b>	
Net Spendable Income	9,060
Less Total Expenses	8,952
Surplus or Deficit	108

<b>Monthly Income</b>	
Gross Monthly Income	10,500
Monthly Salary	200
Interest Income	
Dividends	
From 401k plans	3,500
Bonuses/Tips	
Retirement Income	4,000
Rental Lake Desire (Net of expenses)	2,800
Rental View House (Net of Expenses)	
LESS	
<b>Category 1 - Tithes/Giving (monthly)</b>	<b>940</b>
The Local Church	250
Missions	500
Other Ministries	150
Sponsor Child	40
<b>Category 2 - Taxes (monthly)</b>	<b>500</b>
Taxes (Fed, State, Medicare, Social Security)	500
Other	
<small>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.</small>	
<b>NET SPENDABLE INCOME (monthly)</b>	<b>9,060</b>

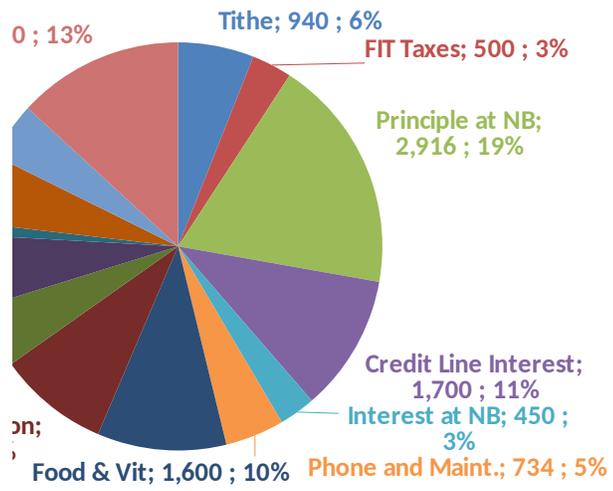
<b>Monthly Expenses</b>	
<b>Category 3 - Housing (monthly)</b>	<b>400</b>
Mortgage(s) (from Debt List)	0
Extra Mortgage Payment	0
Rent	0
Insurance	0
Property Taxes	0
Electricity	0
Gas	0
Water	0
Sanitation	0
Telephone / Cell phone	0
Maintenance	400
Internet / Cable Service	0
Other	
<b>Category 4 - Food (monthly)</b>	<b>1,600</b>
Grocery	1,000
Vitamins	600
<b>Category 5 - Transportation (monthly)</b>	<b>1,380</b>
Auto Payment(s) (from Debt List)	0
Extra Auto Payment	0
Gas & Oil	400
Auto Insurance	250
Licenses & Taxes	10
Maintenance	300
Replacement	400
Other - Tolls/Parking/Transit Fares	20
<b>Category 6 - Insurance (monthly)</b>	<b>782</b>
Life	32
Health/Dental	750
Disability	0
<b>Category 7 - Debts (monthly)</b>	<b>0</b>
Total Credit Cards (from Debt List)	0
Total Other Debt (from Debt List)	0
Extra Debt Payments	
<b>Category 8 - Entertainment &amp; Recreation (monthly)</b>	<b>890</b>
Eating Out / Lunches	300
Baby Sitters	0
Activities / Trips	50
Vacation	400
Pets	100
Art Supplies	40
Other	0
<b>Category 9 - Clothing (monthly)</b>	<b>150</b>
Children's Clothing Wants - Nike	75
Husband/Wife Clothing Needs	75
Other	0
<b>Category 10 - Savings (monthly)</b>	<b>0</b>
Savings Account	0
Credit Union	0
Other	0
<b>Category 11 - Health &amp; Wellness (monthly)</b>	<b>860</b>
Doctor	200
Dentist	150
Prescriptions	100
Eye Glasses / Contacts	10
Orthodontics	400
Other	0
<b>Category 12 - Miscellaneous (monthly)</b>	<b>710</b>
Toiletries / Cosmetics	20
Beauty / Barber	75
House Cleaning Service	350
Organizing Service	200
Subscriptions	35
Gifts (including Christmas)	30
Cash	
Other	
<b>Category 13 - Investments (monthly)</b>	<b>0</b>
Employer 401k/403b plans	0
Retirement IRAs	0
College Funds	0
Non-Retirement Stocks, Bonds, Mutual Funds	0
Investment Real Estate	0
Other	0
<b>Category 14 - School/Child Care (monthly)<sup>(1)</sup></b>	<b>2,180</b>
School Tuition	1,200
School Books, Supplies, Materials, etc	40
Soccer Team	320
Birthday Party	120
Tutoring, Lessons for soccer and mathematics	300
Misc	200
<b>Total Expenses</b>	<b>8,952</b>

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

Income	10,500
Tithe	940
FIT Taxes	500
Principle at NB	2,916
Credit Line Interest	1,700
Interest at NB	450
Phone and Maint.	734
Food & Vit	1,600
Transportation	1,380
Insurance	782
Entertainment	890
Clothing	150
Health	860
Misc	710
Child	2,060
Total Expenses	15,672
Check	14,232



## Expenses with VH



<b>Spending Plan</b>	From Savings
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<b>INCOME vs. EXPENSE SUMMARY (calculated)</b>	
Net Spendable Income	0
Less Total Expenses	6,623
Surplus or Deficit	(6,623)

<b>Monthly Income</b>	
Gross Monthly Income	0
Monthly Salary	
Interest Income	
Dividends	
Commissions	
Bonuses/Tips	
Retirement Income	
Rental Lake Desire (Net of expenses)	
Rental View House (Net of Expenses)	
LESS	
<b>Category 1 - Tithing/Giving (monthly)</b>	<b>0</b>
The Local Church	
Missions	
Other Ministries	
Sponsor Child	
<b>Category 2 - Taxes (monthly)</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 deducted from paycheck. Include these deductions as expenses, in rows listed below.</small>	
<b>NET SPENDABLE INCOME (monthly)</b>	<b>0</b>

<b>Monthly Expenses</b>	
<b>Category 3 - Housing (monthly)</b>	<b>3,833</b>
Mortgage(s) (from Debt List)	3,333
Missions Giving	500
Rent	0
Insurance	0
Property Taxes	0
Electricity	0
Gas	0
Water	0
Sanitation	0
Telephone / Cell phone	
Maintenance	
Internet / Cable Service	0
Other	
<b>Category 4 - Food (monthly)</b>	<b>300</b>
Grocery	
Vitamins	300
<b>Category 5 - Transportation (monthly)</b>	<b>0</b>
Auto Payment(s) (from Debt List)	0
Extra Auto Payment	
Gas & Oil	
Auto Insurance	
Licenses & Taxes	
Maintenance	
Replacement	
Other - Tolls/Parking/Transit Fares	
<b>Category 6 - Insurance (monthly)</b>	<b>0</b>
Life	
Health/Dental	
Disability	
<b>Category 7 - Debts (monthly)</b>	<b>0</b>
Total Credit Cards (from Debt List)	0
Total Other Debt (from Debt List)	0
Extra Debt Payments	
<b>Category 8 - Entertainment &amp; Recreation (monthly)</b>	<b>0</b>
Eating Out / Lunches	
Baby Sitters	
Activities / Trips	
Vacation	0
Pets	
Art Supplies	
Other	
<b>Category 9 - Clothing (monthly)</b>	<b>0</b>
Children's Clothing Wants - Nike	
Husband/Wife Clothing Needs	
Other	
<b>Category 10 - Savings (monthly)</b>	<b>0</b>
Savings Account	0
Credit Union	0
Other	0
<b>Category 11 - Health &amp; Wellness (monthly)</b>	<b>400</b>
Doctor	
Dentist	
Prescriptions	
Eye Glasses / Contacts	
Orthodontics	400
Other	0
<b>Category 12 - Miscellaneous (monthly)</b>	<b>550</b>
Toiletries / Cosmetics	
Beauty / Barber	
House Cleaning Service	350
Organizing Service	200
Subscriptions	
Gifts (including Christmas)	
Cash	
Other	
<b>Category 13 - Investments (monthly)</b>	<b>0</b>
Employer 401k/403b plans	0
Retirement IRAs	0
College Funds	0
Non-Retirement Stocks, Bonds, Mutual Funds	0
Investment Real Estate	0
Other	0
<b>Category 14 - School/Child Care (monthly)<sup>(1)</sup></b>	<b>1,540</b>
School Tuition	1,200
School Books, Supplies, Materials, etc	40
Soccer Team	0
Birthdays Party	0
Tutoring, Lessons for Music, Dance, etc	300
Misc	
<b>Total Expenses</b>	<b>6,623</b>

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

Asset Reduction		8%	70,000			
JJ Age		Beg Bal	Interest	Payment	End Bal	Comments
13	2026	425,000	34,000	70,000	389,000	
14	2027	389,000	31,120	70,000	350,120	
15	2028	350,120	28,010	70,000	308,130	
16	2029	308,130	24,650	70,000	262,780	
17	2030	262,780	21,022	70,000	213,802	
18	2031	213,802	17,104	70,000	160,907	
19	2032	160,907	12,873	70,000	103,779	
20	2033	103,779	8,302	30,000	82,081	NB Paid Off
21	2034	82,081	6,567	30,000	58,648	NB Paid Off
22	2035	58,648	4,692	30,000	33,340	NB Paid Off

**Monthly Budget**

Monthly Budget																	
				For Year :	2024											TOTAL	SURPLUS /
Category:	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT			HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	EXPENSES	DEFICIT
Month									RECREATION	CLOTHING	SAVINGS						
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
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Form Version Nov 1, 2023

**Monthly Budget**

Month:	<b>January</b>	Year:	<b>2024</b>															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
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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
<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	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
<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>

Form Version Nov 1, 2023

**Monthly Budget**

Month:	<b>February</b>	Year:	<b>2024</b>															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
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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
<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	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
<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>

Form Version Nov 1, 2023

**Monthly Budget**

Month:	<b>March</b>	Year:	<b>2024</b>															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
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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
<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	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
<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>

Form Version Nov 1, 2023

**Monthly Budget**

Month:	April		Year:	2024															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	
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18																		0	
19				30.00											30.00			60	
20																		0	
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26																		0	
27																		0	
28																		0	
29																		0	
30																		0	
31																		0	
This Month Actual	0	0	0	30	0	0	0	0	0	0	0	0	0	0	30	60		(60)	
This Month vs. Budget	0	0	0	(30)	0	0	0	0	0	0	0	0	0	0	(30)	(60)			
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
Year to Date Actual	0	0	0	30	0	0	0	0	0	0	0	0	0	0	30	60		(60)	
YTD Actual vs. Budget	0	0	0	(30)	0	0	0	0	0	0	0	0	0	0	(30)	(60)			

Form Version Nov 1, 2023

**Monthly Budget**

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
BUDGETED AMOUNT	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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26																	0
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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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	30	0	0	0	0	0	0	0	0	0	0	30	60	(60)
YTD Actual vs. Budget	0	0	0	(30)	0	0	0	0	0	0	0	0	0	0	(30)	(60)	

Form Version Nov 1, 2023

**Monthly Budget**

Month:	June		Year:	2024														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	TOTAL EXPENSES	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
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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	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	30	0	0	0	0	0	0	0	0	0	0	30	60	60	(60)
YTD Actual vs. Budget	0	0	0	(30)	0	0	0	0	0	0	0	0	0	0	(30)	(60)	(60)	

Form Version Nov 1, 2023

**Monthly Budget**

Month:	July		Year:	2024														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
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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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Year to Date Actual	0	0	0	30	0	0	0	0	0	0	0	0	0	0	30	60		(60)
YTD Actual vs. Budget	0	0	0	(30)	0	0	0	0	0	0	0	0	0	0	(30)	(60)		

Form Version Nov 1, 2023

**Monthly Budget**

Month:	<b>August</b>	Year:	<b>2024</b>															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
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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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Year to Date Actual	0	0	0	30	0	0	0	0	0	0	0	0	0	0	30	60		(60)
YTD Actual vs. Budget	0	0	0	(30)	0	0	0	0	0	0	0	0	0	0	(30)	(60)		

Form Version Nov 1, 2023

**Monthly Budget**

Month:	<b>September</b>	Year:	<b>2024</b>															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
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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	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	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	30	0	0	0	0	0	0	0	0	0	0	30	60		(60)
YTD Actual vs. Budget	0	0	0	(30)	0	0	0	0	0	0	0	0	0	0	(30)	(60)		

Form Version Nov 1, 2023

**Monthly Budget**

Month:	<b>October</b>	Year:	<b>2024</b>															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
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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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Year to Date Actual	0	0	0	30	0	0	0	0	0	0	0	0	0	0	30	60		(60)
YTD Actual vs. Budget	0	0	0	(30)	0	0	0	0	0	0	0	0	0	0	(30)	(60)		

Form Version Nov 1, 2023

**Monthly Budget**

Month:	<b>November</b>	Year:	<b>2024</b>														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
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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	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	30	0	0	0	0	0	0	0	0	0	0	30	60	(60)
YTD Actual vs. Budget	0	0	0	(30)	0	0	0	0	0	0	0	0	0	0	(30)	(60)	

Form Version Nov 1, 2023

**Monthly Budget**

Month:	<b>December</b>	Year:	<b>2024</b>															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
<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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Year to Date Actual	0	0	0	30	0	0	0	0	0	0	0	0	0	0	0	30		60
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(30)</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>(30)</b>		<b>(60)</b>

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