

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

### AUTO LOANS

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due
NA				
<b>Total Auto Loans</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
NA				
<b>Total Home Mortgages</b>		<b>0</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
First American Bank	Judgment	0.00	NA	100+
The Federal Savings Bank	Judgment	0.00	NA	100+
Lisa Steinwart	Personal loan	0.00	NA	NA
Michelle Steinwart	Personal loan	0.00	NA	NA
Randy Miles (father)	Personal loan	0.00	NA	100+
Jane Miles (mother)	Personal loan	0.00	NA	100+
Audra Jentel (sister)	Personal loan	0.00	NA	100+
Stephen Boulton, Esq.	Legal fees	0.00	NA	15
David Lloyd, Esq.	Legal fees	0.00	NA	15
Spiro Deligiannis	Personal guarantee	0.00	NA	20
<b>Total Other Debt</b>		<b>0</b>		

<b>Balance Due</b>
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
<b>0</b>

<b>Balance Due</b>
0.00
0.00
0.00
0.00
0.00
0.00
<b>0</b>

<b>Balance Due</b>
0.00
0.00
0.00
0.00
0.00
0.00
<b>0</b>

<b>Balance Due</b>
5,500,000.00
1,100,000.00
19,500.00
1,500.00
6,000,000.00
350,000.00
900,000.00
15,000.00
10,000.00
33,333.33
<b>13,929,333</b>

Month:	April	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					19.50	30.00						27.33		9.68	
2												5.00			
3				1,640.00											
4								100.00							
5					15.01	7.42						11.70			
6															
7															
8					20.64	41.92						19.11			
9									25.00						
10					22.86										
11	3,907.12							2,386.13						30.00	
12		395.26						100.00	21.00					295.00	
13															
14															
15					29.34	40.00						30.25		252.50	
16						0.00	50.71								
17					72.56							32.72			
18															
19					61.28				101.38						
20															
21															
22					7.64										
23															
24				31.15					(31.16)						
25	3,907.12	100.00						100.00							
26		554.35			53.84	52.71		100.00	15.00			59.99			
27															
28															
29				1,640.00										45.58	
30						53.00			47.73			84.70			
31															
This month Actual	7,814	1,050	0	3,311	303	225	51	2,786	179	0	0	271	0	633	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			from Current Spending Plan:	10,000	120,000	Annual Income	
	Input appropriate % from "Percentage Guide"						
Income Deductions	Percentage	x	Gross Monthly Income	=	Guideline Amount		
1. Tithe/Giving	10%	x	10,000		1,000		
2. Total Taxes	no guideline		actual from Current Spending Plan:		100		
Net Spendable Income (NSI)					8,900	106,800	Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount	
3. Housing		x	8,900	=	0	
4. Food		x	8,900	=	0	
5. Transportation		x	8,900	=	0	
6. Insurance		x	8,900	=	0	
7. Debts		x	8,900	=	0	
8. Entertainment/Recreation		x	8,900	=	0	
9. Clothing		x	8,900	=	0	
10. Savings		x	8,900	=	0	
11. Health & Wellness		x	8,900	=	0	
12. Miscellaneous		x	8,900	=	0	
13. Investments		x	8,900	=	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 (calcu</b>	
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<b>Net Spendable Income</b>	<b>8,731</b>
<b>Less Total Expenses</b>	<b>8,061</b>
<b>Surplus or Deficit</b>	<b>670</b>

<b>Monthly Income</b>	
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<b>Gross Monthly Income</b>	<b>10,000</b>
Monthly Salary	9,167
Interest Income	0
Dividends	0
Commissions	0
Bonuses/Tips	833
Retirement Income	0
Net Business Income	0
Other Income	0

<b>LESS</b>	
<b>Category 1 - Tithe/Giving (monthly)</b>	<b>1,169</b>
The Local Church	869
The Poor	0
Other Ministries	300
Other Giving	0

<b>Category 2 - Taxes (monthly)</b>	<b>100</b>
Taxes (Fed, State, Medicare, Social Security)	100
Other	0

*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>8,731</b>
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<b>Monthly Expenses</b>	
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<b>Category 3 - Housing (monthly)</b>	<b>1,808</b>
Mortgage(s) (from Debt List)	0
Extra Mortgage Payment	0
Rent	1,585
Insurance	0
Property Taxes	0
Electricity	50
Gas	0
Water	0

Sanitation	0
Telephone / Cell phone	40
Maintenance	0
Internet / Cable Service	80
Other	53
<b>Category 4 - Food (monthly)</b>	
	<b>300</b>
Grocery	300
Other	0
<b>Category 5 - Transportation (monthly)</b>	
	<b>560</b>
Auto Payment(s) <i>(from Debt List)</i>	0
Extra Auto Payment	0
Gas & Oil	225
Auto Insurance	60
Licenses & Taxes	50
Maintenance	200
Replacement	0
Other - Tolls/Parking/Transit Fares	25
<b>Category 6 - Insurance (monthly)</b>	
	<b>300</b>
Life	0
Health/Dental	300
Disability	0
Other	0
<b>Category 7 - Debts (monthly)</b>	
	<b>3,400</b>
Total Credit Cards <i>(from Debt List)</i>	0
Total Other Debt <i>(from Debt List)</i>	0
Extra Debt Payments	3,400
<b>Category 8 - Entertainment &amp; Recreation (monthly)</b>	
	<b>883</b>
Eating Out / Lunches	400
Baby Sitters	0
Activities / Trips	250
Vacation	0
Pets	0
Hobbies and Sports	233
Other	0
<b>Category 9 - Clothing (monthly)</b>	
	<b>0</b>
Children's Clothing Needs	0
Husband/Wife Clothing Needs	0

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>0</b>
Doctor	0
Dentist	0
Prescriptions	0
Eye Glasses / Contacts	0
HSA or FSA Contributions	0
Other	0
<b>Category 12 - Miscellaneous (monthly)</b>	
	<b>60</b>
Toiletries / Cosmetics	20
Beauty / Barber	15
Laundry / Cleaning	0
Allowances	0
Subscriptions	25
Gifts (including Christmas)	0
Cash	0
Other	0
<b>Category 13 - Investments (monthly)</b>	
	<b>750</b>
Employer 401k/403b plans	0
Retirement IRAs	0
College Funds	0
Non-Retirement Stocks, Bonds, Mutual Funds	0
Investment Real Estate	0
Other	750
<b>Category 14 - School/Child Care (monthly)<sup>(1)</sup></b>	
	<b>0</b>
School Tuition	0
School Books, Supplies, Materials, etc	0
Transportation	0
Day Care	0
Tutoring, Lessons for Music, Dance, etc	0
Other	0
<b>Total Expenses</b>	<b>8,061</b>

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

**Monthly Budget**

Monthly Budget																For Year :	2024		
Category:	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT		SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT		
Month									RECREATION	CLOTHING									
Jan																0	0		
Feb																0	0		
Mar																0	0		
Apr																0	0		
May																0	0		
Jun	10,000	1,199	100	1,768	250	560	400	3,400	883	0	250	60	80	1,050	0	10,000	(0)		
Jul	10,000	1,199	100	1,768	250	560	400	3,400	883	0	250	60	80	1,050	0	10,000	(0)		
Aug	10,000	1,199	100	1,768	250	560	400	3,400	883	0	250	60	80	1,050	0	10,000	(0)		
Sep	10,000	1,199	100	1,768	250	560	400	3,400	883	0	250	60	80	1,050	0	10,000	(0)		
Oct	10,000	1,199	100	1,768	250	560	400	3,400	883	0	250	60	80	1,050	0	10,000	(0)		
Nov	10,000	1,199	100	1,768	250	560	400	3,400	883	0	250	60	80	1,050	0	10,000	(0)		
Dec	10,000	1,199	100	1,768	250	560	400	3,400	883	0	250	60	80	1,050	0	10,000	(0)		
	70,000	8,393	700	12,376	1,750	3,920	2,800	23,800	6,181	0	1,750	420	560	7,350	0	70,000	(0)		

Form Version Nov 1, 2023

**Monthly Budget**

Month:	<b>January</b>	Year:	<b>2024</b>															
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
Date																		
1																		0
2																		0
3																		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>															
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
Date																		
1																		0
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28																		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
<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:	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
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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
<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																
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	
Date																				
1																				0
2																				0
3																				0
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28																				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	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

**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	
Month:	<b>May</b>	Year:		<b>2024</b>														
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Date																		
1																		
2																		
3																		
4																		
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31																		
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	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

**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	SURPLUS / DEFICIT	
BUDGETED AMOUNT	10,000	1,199	100	1,768	250	560	400	3,400	883	0	250	60	80	1,050	0	10,000	(0)	
Date																		
1																	0	
2																	0	
3																	0	
4																	0	
5																	0	
6																	0	
7																	0	
8																	0	
9																	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	(10,000)	1,199	100	1,768	250	560	400	3,400	883	0	250	60	80	1,050	0	10,000		
Year to Date Budget	10,000	1,199	100	1,768	250	560	400	3,400	883	0	250	60	80	1,050	0	10,000		
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	(10,000)	1,199	100	1,768	250	560	400	3,400	883	0	250	60	80	1,050	0	10,000		

Form Version Nov 1, 2023

**Monthly Budget**

Month:	July		Year:	2024																
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	TOTAL	This Month SURPLUS / DEFICIT		
BUDGETED AMOUNT	10,000	1,199	100	1,768	250	560	400	3,400	883	0	250	60	80	1,050	0	10,000		(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	0	0	
<b>This Month vs. Budget</b>	<b>(10,000)</b>	<b>1,199</b>	<b>100</b>	<b>1,768</b>	<b>250</b>	<b>560</b>	<b>400</b>	<b>3,400</b>	<b>883</b>	<b>0</b>	<b>250</b>	<b>60</b>	<b>80</b>	<b>1,050</b>	<b>0</b>	<b>10,000</b>				
Year to Date Budget	20,000	2,398	200	3,536	500	1,120	800	6,800	1,766	0	500	120	160	2,100	0	20,000				
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>(20,000)</b>	<b>2,398</b>	<b>200</b>	<b>3,536</b>	<b>500</b>	<b>1,120</b>	<b>800</b>	<b>6,800</b>	<b>1,766</b>	<b>0</b>	<b>500</b>	<b>120</b>	<b>160</b>	<b>2,100</b>	<b>0</b>	<b>20,000</b>				

Form Version Nov 1, 2023

**Monthly Budget**

Month:	August		Year:	2024																
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	10,000	1,199	100	1,768	250	560	400	3,400	883	0	250	60	80	1,050	0	10,000			(0)	
Date																				
1																				0
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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	0	0	0
<b>This Month vs. Budget</b>	<b>(10,000)</b>	<b>1,199</b>	<b>100</b>	<b>1,768</b>	<b>250</b>	<b>560</b>	<b>400</b>	<b>3,400</b>	<b>883</b>	<b>0</b>	<b>250</b>	<b>60</b>	<b>80</b>	<b>1,050</b>	<b>0</b>	<b>10,000</b>				
Year to Date Budget	30,000	3,597	300	5,304	750	1,680	1,200	10,200	2,649	0	750	180	240	3,150	0	30,000				
Year to Date Actual	0	0	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>(30,000)</b>	<b>3,597</b>	<b>300</b>	<b>5,304</b>	<b>750</b>	<b>1,680</b>	<b>1,200</b>	<b>10,200</b>	<b>2,649</b>	<b>0</b>	<b>750</b>	<b>180</b>	<b>240</b>	<b>3,150</b>	<b>0</b>	<b>30,000</b>				

Form Version Nov 1, 2023

**Monthly Budget**

Month:	September		Year:	2024																
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	10,000	1,199	100	1,768	250	560	400	3,400	883	0	250	60	80	1,050	0	10,000			(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	0	0	0
<b>This Month vs. Budget</b>	<b>(10,000)</b>	<b>1,199</b>	<b>100</b>	<b>1,768</b>	<b>250</b>	<b>560</b>	<b>400</b>	<b>3,400</b>	<b>883</b>	<b>0</b>	<b>250</b>	<b>60</b>	<b>80</b>	<b>1,050</b>	<b>0</b>	<b>10,000</b>				
Year to Date Budget	40,000	4,796	400	7,072	1,000	2,240	1,600	13,600	3,532	0	1,000	240	320	4,200	0	40,000				
Year to Date Actual	0	0	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>(40,000)</b>	<b>4,796</b>	<b>400</b>	<b>7,072</b>	<b>1,000</b>	<b>2,240</b>	<b>1,600</b>	<b>13,600</b>	<b>3,532</b>	<b>0</b>	<b>1,000</b>	<b>240</b>	<b>320</b>	<b>4,200</b>	<b>0</b>	<b>40,000</b>				

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
Month:	<b>October</b>	Year: <b>2024</b>															
BUDGETED AMOUNT	10,000	1,199	100	1,768	250	560	400	3,400	883	0	250	60	80	1,050	0	10,000	(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
<b>This Month vs. Budget</b>	<b>(10,000)</b>	<b>1,199</b>	<b>100</b>	<b>1,768</b>	<b>250</b>	<b>560</b>	<b>400</b>	<b>3,400</b>	<b>883</b>	<b>0</b>	<b>250</b>	<b>60</b>	<b>80</b>	<b>1,050</b>	<b>0</b>	<b>10,000</b>	
Year to Date Budget	50,000	5,995	500	8,840	1,250	2,800	2,000	17,000	4,415	0	1,250	300	400	5,250	0	50,000	
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>(50,000)</b>	<b>5,995</b>	<b>500</b>	<b>8,840</b>	<b>1,250</b>	<b>2,800</b>	<b>2,000</b>	<b>17,000</b>	<b>4,415</b>	<b>0</b>	<b>1,250</b>	<b>300</b>	<b>400</b>	<b>5,250</b>	<b>0</b>	<b>50,000</b>	

Form Version Nov 1, 2023

**Monthly Budget**

Month:	<b>November</b>	Year:	<b>2024</b>															
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	TOTAL	This Month SURPLUS / DEFICIT
BUDGETED AMOUNT	10,000	1,199	100	1,768	250	560	400	3,400	883	0	250	60	80	1,050	0	10,000		(0)
Date																		
1																		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	0
<b>This Month vs. Budget</b>	<b>(10,000)</b>	<b>1,199</b>	<b>100</b>	<b>1,768</b>	<b>250</b>	<b>560</b>	<b>400</b>	<b>3,400</b>	<b>883</b>	<b>0</b>	<b>250</b>	<b>60</b>	<b>80</b>	<b>1,050</b>	<b>0</b>	<b>10,000</b>		
Year to Date Budget	60,000	7,194	600	10,608	1,500	3,360	2,400	20,400	5,298	0	1,500	360	480	6,300	0	60,000		
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>(60,000)</b>	<b>7,194</b>	<b>600</b>	<b>10,608</b>	<b>1,500</b>	<b>3,360</b>	<b>2,400</b>	<b>20,400</b>	<b>5,298</b>	<b>0</b>	<b>1,500</b>	<b>360</b>	<b>480</b>	<b>6,300</b>	<b>0</b>	<b>60,000</b>		

Form Version Nov 1, 2023

**Monthly Budget**

Month:	December		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	10,000	1,199	100	1,768	250	560	400	3,400	883	0	250	60	80	1,050	0	10,000	(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
<b>This Month vs. Budget</b>	<b>(10,000)</b>	<b>1,199</b>	<b>100</b>	<b>1,768</b>	<b>250</b>	<b>560</b>	<b>400</b>	<b>3,400</b>	<b>883</b>	<b>0</b>	<b>250</b>	<b>60</b>	<b>80</b>	<b>1,050</b>	<b>0</b>	<b>10,000</b>	
Year to Date Budget	70,000	8,393	700	12,376	1,750	3,920	2,800	23,800	6,181	0	1,750	420	560	7,350	0	70,000	
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>(70,000)</b>	<b>8,393</b>	<b>700</b>	<b>12,376</b>	<b>1,750</b>	<b>3,920</b>	<b>2,800</b>	<b>23,800</b>	<b>6,181</b>	<b>0</b>	<b>1,750</b>	<b>420</b>	<b>560</b>	<b>7,350</b>	<b>0</b>	<b>70,000</b>	

Form Version Nov 1, 2023