

CASE STUDY C

Matthew and Sharon Thornton have been married for 6 years and have no children. Matthew is 30 years old and works for a gaming company. Sharon is 28 years old and works at the church. Matthew gets paid every two weeks, while Sharon gets paid twice a month. They are currently renting a home in suburban North Carolina from JL Properties. Both are active members in church and usually give what is left over each month, if anything. In addition to 2 vacations a year, Matthew enjoys purchasing the latest electronic devices. His resolve to live on a budget gets weak when he's near a Best Buy or Office Depot.

They have two cars. One is a 7 year old Chevrolet Malibu worth about \$7,000 and the other is a 1 year old Chevrolet Camaro worth about 34,000. The Malibu is paid off, but they are still making a payment of \$490/month on the Camaro, which is financed at 4.7% with a loan balance of \$21,000. They pay their auto insurance premium every 6 months.

They are both in good health so they have never seen the need for medical or disability insurance. Matthew's company provides a \$50,000 life insurance policy. Matthew is expecting a \$5,500 (gross) bonus to be paid next month. Matthew has been contributing to a 401k from each paycheck and its current balance is \$63,000.

Although they've stopped charging to their credit cards, they still owe about \$22,000 on them: \$7,800 to Discover at 23% interest, \$9,300 to Nations Bank Visa at 25% and \$5,700 to the Raleigh Credit Union at 21.3% for a Mastercard. The minimum monthly payments are \$190 to Nations, \$160 to Discover and \$115 to the Credit Union.

They turned to Crown for help, but they aren't good at filling out spreadsheets. Instead, they uploaded their pay statement and latest bank statement.

Your assignment: Using their statements and the background info above, input information as best you can in the Assets & Liabilities sheet and the 30 day tracker. Complete the "Current" column in the Spending Plan sheet based on the information you have. Add any questions you would ask them and suggestions you would make in the "Comments" columns. You do NOT have to complete a New Budget for this client.

NOTE: This case study is an exercise to help coaches understand how clients should use their financial statements to complete their forms. In a real coaching situation, Crown would not recommend that you use the client's paystubs and bank statements to fill out the forms for them, although you can certainly help them and show them how to do it. Our goal is that the clients learn how to manage their own finances through God's principles.

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

1. How would you help Matthew and Sharon realize the importance of putting God first in their finances?
2. What biblical principles and practical tools could help them get their discretionary spending under control?
3. For some categories such as giving, renter's insurance, auto maintenance, gifts and others, there doesn't appear to be any spending in January. What questions would you ask the Thorntons to make sure everything is covered in the current spending column?
4. What key information that you would need to do your initial assessment is missing?
5. What recommendations, if any, would you make around life insurance, health insurance and hobbies as they begin to prepare a new budget?
6. What recommendations would you discuss with them about Matthew's annual \$5,500 bonus?

Pay Statement - Sharon	January 1-15		Pay Statement - Matthew	Dec 29 - Jan 12
Knightdale Methodist Church			New Worlds Gaming Co.	
Total Hours Worked	88.00		Total Hours Worked	122.00
Total Pay	1,320.00		Imputed Income - Life Ins	12.00
			Total Pay	1,900.00
NC Withholding Tax	50.00			
Fed Withholding Tax	130.00		Employee Retirement 401k Contribution	114.00
Fed EE Social Security	81.84		NC Withholding Tax	95.00
Fed EE Medicare	19.14		Fed Withholding Tax	250.00
			Fed EE Social Security	117.80
Net Pay	1,039.02		Fed EE Medicare	27.55
			Net Pay	1,295.65

Bank Statement - Checking				
	Withdrawal	Deposit	Balance	
Starting Balance			21759.56	
1/1/2023	TYPE: PAYMENT ID: DISCOVER AUTOPAY	160.00		
1/2/2023	TYPE: CHECK 3256: JL PROPERTIES	1800.00		
1/4/2023	TYPE: PAYMENT ID: EASTERN RALEIGH WATER	67.78		
1/5/2023	TYPE: PAYMENT ID: WALMART 14453 KING ST	57.16		What is included in this purchase? Is it food, clothes, auto, housing, etc?
1/7/2023	TYPE: PAYMENT ID: KROGER SOUTH HIGHLANDS	94.68		What is included in this purchase? Is it only food?
1/8/2023	TYPE: PAYMENT ID: JOES TRASH SERVICE	42.10		
1/8/2023	TYPE: PAYMENT ID: CHEVRON 432093 LINCOLN ST	58.95		
1/10/2023	Withdrawal: ATM ALLPOINT GREENS SQUARE	120.00		What was the purpose of the \$120 withdrawal? Is this typical?
1/12/2023	TYPE: AUTOPAY ID: 5452329 CO: NATIONS VISA Entry Class Code: PPD	190.00		
1/12/2023	TYPE: PAYMENT ID: KROGER SOUTH HIGHLANDS	25.13		
1/13/2023	DIRECT DEPOSIT NW GAMING		1295.65	
1/16/2023	DIRECT DEPOSIT KUMC		1039.02	
1/17/2023	TYPE: PAYMENT ID: AMAZON MKTPLC	92.15		What is included in this purchase? Personal electronic devices, home items, etc?
1/18/2023	TYPE: PAYMENT ID: BEST BUY 10748 NORRIS PKWY	156.29		What is included in this purchase? Personal electronic devices, home items, etc?
1/18/2023	TYPE: PAYMENT ID: KROGER SOUTH HIGHLANDS	112.53		
1/19/2023	TYPE: PAYMENT ID: RIDGEWOOD ELECTRIC CO-OP	205.35		
1/20/2023	AIRBNB HMXWEX2H2C AIRBNB.COM CA	352.78		Was this all that was purchased for the vacation? Where is food, entertainment, parking, transportation, etc?
1/21/2023	TYPE: PAYMENT ID: DELTA AIRLINES 321002338	729.00		
1/22/2023	TYPE: PAYMENT ID: CHILIS RALEIGH HILLS NORTH	64.58		
1/22/2023	TYPE: PAYMENT ID: US POSTAL SVC #45694	13.92		What is the purpose of this purchase?
1/23/2023	TYPE: PAYMENT ID: BEST BUY 10748 NORRIS PKWY	89.76		What is included in this purchase? Personal electronic devices, home items, etc?
1/24/2023	TYPE: PAYMENT ID: CHIPOTLE AVIATION WY	34.29		
1/24/2023	TYPE: PAYMENT ID: KROGER SOUTH HIGHLANDS	156.48		
1/24/2023	EFT: STATEFARM AUTO RENEWAL 450128	567.64		
1/25/2023	TYPE: PAYMENT ID: BLAZE PIZZA #1302 46 TEAL HEIGHTS	27.55		
1/25/2023	TYPE: PAYMENT ID: MISTER CAR WASH HIRSTEAD NC	11.00		
1/26/2023	TYPE: PAYMENT ID: CHEVRON 432093 LINCOLN ST	62.47		
1/26/2023	TYPE: PAYMENT ID: KROGER SOUTH HIGHLANDS	84.33		
1/26/2023	TYPE: PAYMENT ID: RALEIGH ART MUSEUM	24.00		What was this? Entertainment, donation, etc?
1/26/2023	EFT: VERIZON MOBILE	121.99		
1/27/2023	EFT: XFINITY TV+DATA SPEED PKG	148.78		
1/27/2023	EFT: ANYTIME FITNESS CLUB	52.00		
1/27/2023	TYPE: PAYMENT ID: KOHLS EAST MILLBROOK	86.71		Is this clothing or apartment items?
1/27/2023	DIRECT DEPOSIT NW GAMING		1295.65	
1/28/2023	TYPE: PAYMENT ID: FELIX YARD SERVICE	120.00		Why is yard service needed for an apartment?
1/28/2023	TYPE: PAYMENT ID: OFFICE DEPOT 2993	45.12		How was this purchase used?
1/28/2023	TYPE: PAYMENT ID: HAIR PIZZAZ	154.86		How often is this service?
1/29/2023	TYPE: AUTOPAY ID: 5452329 CO: RALEIGH CREDIT UNION Entry Class Code: PPD	115.00		
1/29/2023	EFT: GM FINANCING	490.00		
1/31/2023	DIRECT DEPOSIT KUMC		1039.02	
Ending Balance			19694.52	
Bank Statement - Savings				
	Withdrawal	Deposit	Balance	
Starting Balance			14376.23	
1/30/2023	Interest Earned 3.24%		40.97	
Ending Balance			14417.20	

30 Day Tracker

Month:	30 Day Tracker															This Month	
Year:	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
Date																	
1								160.00									160
2				1,800.00													1,800
3																	0
4				67.78													68
5													57.16				57
6																	0
7					94.68												95
8				42.10		58.95											101
9																	0
10													120.00				120
11																	0
12					25.13			190.00									215
13	1,295.65		490.35											114.00			604
14																	0
15																	0
16	1,039.02		280.98														281
17									92.15								92
18					112.53				156.29								269
19				205.35													205
20									352.78								353
21									729.00								729
22									64.58				13.92				79
23									89.76								90
24					156.48	567.64			34.29								758
25						11.00			27.55								39
26		24.00		121.99	84.33	62.47											293
27	1,295.65		490.35	148.78						86.71		52.00		114.00			892
28				120.00									199.98				320
29						490.00		115.00									605
30		40.97															0
31	1,039.02		280.98														281
This month	4,710	24	1,543	2,506	473	1,190	0	465	1,546	87	0	52	391	228	0	8,505	(3,795)

Form Version Aug 6, 2023

Assets & Liabilities

Date: _____

ASSETS (Present Market Value)

Cash On Hand (both husband and wife if married)
 Checking Accounts
 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)
 Other Real Estate
 Mortgages/Notes Receivable
 Automobile 1 - 7 year old Chevy Malibu
 Automobile 2 - 1 year old Chevy Camaro
 Automobile 3 (look up value, e.g., kbb.com)
 Personal Property (Furniture, Jewelry, etc.)
 Retirement Savings (Matthew 401k)
 College Savings

Total Assets:

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
Discover		160.00	23.0%	
Nations Bank		190.00	25.0%	
Raleigh Credit Union		115.00	21.3%	
Total Credit Cards		465.00		

AUTO LOANS

Loan Company	Year, Make, Model	Payment	Interest Rate	Due
Chev Camaro		490.00	4.7%	
Total Auto Loans		490.00		

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

Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due
Total Home Mortgages		0.00		

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		0.00		

Total Liabilities/Debts	
NET WORTH (Total Assets minus Total Liabilities/Debts)	

	Comments
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Balance	
19,694.52	How did you save the \$19,694.52?
14,417.20	How did you save the \$14,694.20?
7,000.00	
13,000.00	(\$34, 000-\$21,000)
63,000.00	
117,111.72	

Balance Due	
7,800.00	
9,300.00	
5,700.00	
22,800.00	

Balance Due	
21,000.00	How many months is the loan states are remaining.
21,000.00	

Balance Due	
0.00	

Balance Due	

Instructions:
 1. Find the family situation that most closely represents your family (i.e. Married with 4 children, Single with 1 child, etc.)
 2. Find the gross income level that most closely represents your family (i.e. \$25,000 to \$25,000, \$25,000 to \$50,000, etc.)
 3. Treat exclude all current and recurring Federal, State, Social Security, Medicare, State, and local income tax taxes.

Suggested Percentage Guidelines For Family Income

Married with 4 Children

GROSS HOUSEHOLD INCOME:	25,000	30,000	35,000	40,000	45,000	50,000
1. Take/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income (Gross Income - Take/Giving - Total Taxes) percentages below add to 100%						
3. Housing	30%	30%	30%	30%	30%	30%
4. Food	15%	15%	14%	14%	14%	14%
5. Transportation	14%	14%	12%	12%	11%	11%
6. Insurance	5%	5%	5%	5%	5%	5%
7. Debt	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	2%	4%	4%	5%	5%	5%
9. Clothing	5%	5%	6%	6%	7%	7%
10. Savings	4%	4%	5%	5%	5%	5%
11. Health & Wellness	8%	7%	7%	7%	7%	7%
12. Miscellaneous	2%	2%	5%	5%	5%	5%
13. Investments	0%	0%	2%	2%	4%	4%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

U.S. School/Child Care no guideline percentages

Suggested Percentage Guidelines For Family Income

Married with 3 Children

GROSS HOUSEHOLD INCOME:	25,000	30,000	35,000	40,000	45,000	50,000
1. Take/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income (Gross Income - Take/Giving - Total Taxes) percentages below add to 100%						
3. Housing	25%	25%	22%	21%	21%	20%
4. Food	15%	12%	12%	12%	11%	11%
5. Transportation	15%	12%	12%	14%	13%	13%
6. Insurance	5%	5%	5%	5%	5%	5%
7. Debt	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	2%	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%	6%	6%	6%
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%

U.S. School/Child Care no guideline percentages

Suggested Percentage Guidelines For Family Income

Married with 2 Children

GROSS HOUSEHOLD INCOME:	25,000	30,000	35,000	40,000	45,000	50,000
1. Take/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income (Gross Income - Take/Giving - Total Taxes) percentages below add to 100%						
3. Housing	40%	35%	30%	27%	25%	20%
4. Food	15%	14%	13%	12%	11%	11%
5. Transportation	15%	14%	14%	13%	13%	13%
6. Insurance	5%	5%	5%	5%	5%	5%
7. Debt	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	2%	4%	4%	5%	7%	7%
9. Clothing	4%	4%	5%	6%	6%	7%
10. Savings	4%	4%	4%	5%	5%	5%
11. Health & Wellness	6%	6%	6%	6%	6%	6%
12. Miscellaneous	2%	4%	5%	6%	7%	7%
13. Investments	0%	4%	5%	5%	5%	5%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

U.S. School/Child Care no guideline percentages

Suggested Percentage Guidelines For Individual Income

Single with 1 Child (or 2 Children with 1 Parent)

GROSS HOUSEHOLD INCOME:	25,000	30,000	35,000	40,000	45,000	50,000
1. Take/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income (Gross Income - Take/Giving - Total Taxes) percentages below add to 100%						
3. Housing	40%	35%	30%	27%	25%	20%
4. Food	15%	14%	14%	13%	12%	12%
5. Transportation	15%	14%	14%	13%	13%	13%
6. Insurance	2%	2%	4%	4%	5%	5%
7. Debt	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	2%	4%	4%	6%	6%	6%
9. Clothing	5%	5%	5%	6%	7%	7%
10. Savings	5%	5%	5%	6%	6%	6%
11. Health & Wellness	6%	7%	6%	6%	6%	6%
12. Miscellaneous	2%	4%	4%	6%	6%	6%
13. Investments	0%	5%	5%	5%	5%	5%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

U.S. School/Child Care no guideline percentages

Suggested Percentage Guidelines For Individual Income

Single with No Children / Living with Parents

GROSS HOUSEHOLD INCOME:	25,000	30,000	35,000	40,000	45,000	50,000
1. Take/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income (Gross Income - Take/Giving - Total Taxes) percentages below add to 100%						
3. Housing	40%	35%	30%	27%	25%	20%
4. Food	6%	6%	7%	7%	7%	7%
5. Transportation	12%	12%	14%	14%	13%	13%
6. Insurance	4%	4%	4%	5%	5%	5%
7. Debt	2%	2%	2%	2%	2%	2%
8. Entertainment/Recreation	6%	6%	7%	7%	8%	8%
9. Clothing	5%	6%	6%	7%	8%	8%
10. Savings	5%	5%	5%	5%	5%	5%
11. Health & Wellness	6%	5%	5%	5%	4%	4%
12. Miscellaneous	5%	6%	6%	6%	7%	7%
13. Investments	2%	4%	5%	5%	6%	7%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

U.S. School/Child Care no guideline percentages

Suggested Percentage Guidelines For Individual Income

Single with No Children / Living with Parents

GROSS HOUSEHOLD INCOME:	25,000	30,000	35,000	40,000	45,000	50,000
1. Take/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income (Gross Income - Take/Giving - Total Taxes) percentages below add to 100%						
3. Housing	20%	24%	22%	22%	21%	20%
4. Food	6%	6%	6%	7%	7%	7%
5. Transportation	20%	18%	18%	18%	18%	17%
6. Insurance	4%	4%	4%	5%	5%	5%
7. Debt	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	9%	9%	9%	9%	10%	10%
9. Clothing	7%	7%	7%	7%	7%	8%
10. Savings	8%	8%	9%	10%	10%	10%
11. Health & Wellness	6%	6%	6%	6%	6%	6%
12. Miscellaneous	5%	6%	6%	7%	7%	7%
13. Investments	5%	6%	7%	7%	8%	10%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

U.S. School/Child Care no guideline percentages

Percentage Spending Plan					
Gross Monthly Income		from Current Spending Plan:	6,481	77,772 Annual Income	
	Input appropriate % from "Percentage Guide"				
Income Deductions	Percentage	x	Gross Monthly Income	=	Guideline Amount
1. Tithe/Giving	10%	x	6,481	=	648
2. Total Taxes	No guideline		actual from Current Spending Plan:		1,543
Net Spendable Income (NSI)			4,290		51,483 Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount
3. Housing		x	4,290	=	0
4. Food		x	4,290	=	0
5. Transportation		x	4,290	=	0
6. Insurance		x	4,290	=	0
7. Debts		x	4,290	=	0
8. Entertainment/Recreation		x	4,290	=	0
9. Clothing		x	4,290	=	0
10. Savings		x	4,290	=	0
11. Health & Wellness		x	4,290	=	0
12. Miscellaneous		x	4,290	=	0
13. Investments		x	4,290	=	0
14. School/Child Care	no guideline				
Total Percentages: (cannot exceed 100%)					0%
Total Guideline Expenses: (cannot exceed Net Spendable Income)					0

Revised Oct 29, 2022

Spending Plan	Current
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INCOME vs. EXPENSE SUMMARY (calcu	
Net Spendable Income	4,914
Less Total Expenses	6,938
Surplus or Deficit	(2,024)

Monthly Income	
Gross Monthly Income	6,481
Matthew's Gross Income	3,800
Sharon's Gross Income	2,640
Interest Income	41
Dividends	
Commissions	
Bonuses/Tips	
Retirement Income	
Net Business Income	
Other Income	
LESS	
Category 1 - Tithe/Giving (monthly)	24
The Local Church	
The Poor	
Other Ministries	
Other Giving	24
Category 2 - Taxes (monthly)	1,543
Taxes (Fed, State, Medicare, Social Security)	1,543
Other	
<i>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</i>	
NET SPENDABLE INCOME (monthly)	4,914

Monthly Expenses	
Category 3 - Housing (monthly)	2,506
Mortgage(s) (from Debt List)	0
Extra Mortgage Payment	
Rent	1,800

Insurance	
Property Taxes	
Electricity	205
Gas	
Water	68
Sanitation	42
Telephone / Cell phone	122
Maintenance	120
Internet / Cable Service	149
Other	
Category 4 - Food (monthly)	
	473
Grocery	473
Other	
Category 5 - Transportation (monthly)	
	1,190
Auto Payment(S) <i>(from Debt List)</i>	490
Gas & Oil	121
Auto Insurance	568
Licenses & Taxes	
Maintenance	11
Replacement	
Other - Tolls/Parking/Transit Fares	
Category 6 - Insurance (monthly)	
	0
Life	
Health/Dental	
Disability	
Other	
Category 7 - Debts (monthly)	
	465
Total Credit Cards <i>(from Debt List)</i>	465
Total Other Debt <i>(from Debt List)</i>	0
Extra Debt Payments	
Category 8 - Entertainment & Recreation (monthly)	
	1,546
Eating Out / Lunches	126
Baby Sitters	
Activities / Trips	
Vacation	
Pets	1,082

Hobbies and Sports Other	338
Category 9 - Clothing (monthly)	
Children's Clothing Needs Husband/Wife Clothing Needs Other	87
Category 10 - Savings (monthly)	
Savings Account Credit Union Other	0
Category 11 - Health & Wellness (monthly)	
Doctor Dentist Prescriptions Eye Glasses / Contacts HSA or FSA Contributions Fitness Club Other	52
Category 12 - Miscellaneous (monthly)	
Toiletries / Cosmetics Beauty / Barber Laundry / Cleaning Allowances Subscriptions Gifts (including Christmas) Cash Other	155 120 116
Category 13 - Investments (monthly)	
Employer 401k/403b plans Retirement IRAs College Funds Non-Retirement Stocks, Bonds, Mutual Funds Investment Real Estate Other	228

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	6,938

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

Guideline	New Budget
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lated)

0
955
(955)

	0
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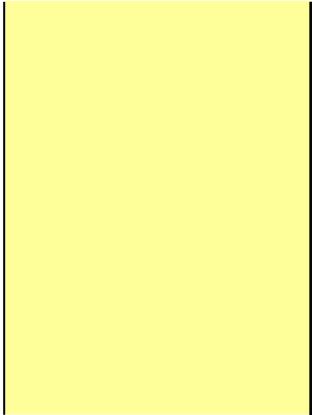
648	0
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1,543	0
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4,290	0
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0	0
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0



<i>0</i>	<i>0</i>
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<i>0</i>	490
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490



<i>0</i>	<i>0</i>
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<i>0</i>	465
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465

0



<i>0</i>	<i>0</i>
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	<i>0</i>
0	955

Form Version Nov 28, 2022

Comments

Matthew is expecting a \$5,500 bonus (gross) next month.

I need to confirm if the \$24 to Raleigh Art Museum was a donation. I applied it as a donation instead of entertainment to open a conversation about giving and tithing.

Was the Kroger purchases only for food?

The car insurance is for (6) months.

Were there any other purchases during the vacation such as eating out, food, entertainment, parking, transportation, etc?

I need to confirm if the \$92.15 & 156.29 & 89.76 were electronics device purchases for entertainment. What items were they needed?

Is this clothing or apartment items?

Is this service or visit typically once per month?

What was the purpose of the \$120 withdrawal? Is this typical?

This is the Walmart \$57.16, Postal SVC \$13.92, and Office Depot \$45.12 charges until I can understand the purpose of this purchase.

