

30 Day Tracker																											
Month:	June																										
Year:	2024																										
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	UTILITIES	INTERNET	MOBILE	ATMOS GAS	EVERGY ELEC	FOOD	GASOLINE	AUTO INS SAFECO	HEALTH INS AMBETTER	ACCC DEBTS	MED DEBT EM SPECIALIST	SELAH PET SUPPLIES	BOOKS AUDIBLE	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	RX & WELLNESS	HEALTH & BEAUTY	INVESTMENTS	TRAINING & DEVELOPMENT	TOTAL EXPENSES	This Month SURPLUS / DEFICIT	
Date																											
1	739.19	0.00	0.00	\$ 1,477.00						\$ 9.99	\$ 30.00						\$ 17.00				\$ 26.50					1,560	
2																										0	
3																											0
4																											0
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10																											0
11																											0
12																											0
13																											101
14	\$ 1,400.00				\$ 65.23				\$ 56.25	\$ 45.03																65	
15															\$ 10.00	\$ 35.23										45	
16																											0
17																											0
18																											0
19																											0
20																											0
21						\$ 46.99	\$ 54.25					\$ 84.44	\$ 76.71	\$ 362.00												362	
22																											262
23																											0
24																											0
25																											0
26																											0
27																											0
28	\$ 1,400.00																										0
29																											0
30																											0
31																											0
This month	3,539	0	0	1,477	\$ 65.23	\$ 46.99	\$ 54.25	\$ 56.25	\$ 45.03	\$ 9.99	38	\$ 84.44	\$ 76.71	\$ 362.00	\$ 10.00	\$ 35.23	\$ 17.00	0	0	0	\$ 26.50	0	0	0	0	2,495	1,136

Form Version Nov 1, 2023

Spending Plan	Current
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INCOME vs. EXPENSE SUMMARY (calculator)

Net Spendable Income	\$ 3,170.19
Less Total Expenses	\$ 3,170.19
Surplus or Deficit	\$ -

Monthly Income

Gross Monthly Income	\$ 2,730.00
Monthly Salary	\$ 2,400.00
Interest Income	
Dividends	
Commissions	
Bonuses/Tips	
Retirement Income	
Net Business Income	
Other Income	

LESS

Category 1 - Tithe/Giving (monthly)	0
The Local Church	
The Poor	
Other Ministries	
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 paychecks. Include those deductions as

NET SPENDABLE INCOME (monthly)	\$ 2,730.00
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Monthly Expenses

Category 3 - Housing (monthly)	\$ 1,746.89
Mortgage(s) <i>(from Debt List)</i>	
Extra Mortgage Payment	
Rent	\$ 1,477.00
Insurance	
Property Taxes	
Electricity	\$ 45.70

Gas	\$	57.95
Water	\$	35.00
Sanitation	\$	30.00
Telephone / Cell phone	\$	54.25
Maintenance		
Internet / Cable Service	\$	46.99
Other		

Category 4 - Food (monthly)	\$	150.00
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Grocery	\$	150.00
Hospitality guest or food gifts		

Category 5 - Transportation (monthly)	\$	194.44
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Auto Payment(s) (from Debt List)	\$	-
Gasoline	\$	100.00
Oil Change	\$	10.00
Auto Insurance	\$	84.44
Licenses & Taxes		
Maintenance		
Replacement		
Other - Tolls/Parking/Transit Fares		

Category 6 - Insurance (monthly)	\$	86.71
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Life		
Health/Dental	\$	76.71
Disability		
Other	\$	10.00

Category 7 - Debts (monthly)	\$	412.00
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Total Credit Cards (from Debt List)	\$	362.00
Total Other Debt (from Debt List)	\$	50.00
Extra Debt Payments		

Category 8 - Entertainment & Recreation (monthly)	\$	25.00
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Eating Out / Lunches	\$	25.00
Pets		
Movies or coffee with friends		
Hobbies		

Other		
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Category 9 - Clothing (monthly)	\$ -
SG Clothing Needs - work uniforms	
Clothing Needs - everyday	
Other	
Category 10 - Savings (monthly)	\$ 457.25
Savings Account	\$ 100.00
Credit Union / savings account	\$ 357.25
Other	
Category 11 - Health & Wellness (monthly)	\$ 26.50
Doctor	
Dentist	
Prescriptions	\$ 26.50
Eye Glasses / Contacts	
HSA or FSA Contributions	
Other	
Category 12 - Miscellaneous (monthly)	\$ 71.40
Toiletries / Cosmetics	\$ 10.00
Beauty / Barber	
Laundry / Cleaning	\$ 10.00
Allowances	
Pet Food & Litter	\$ 11.40
Gifts (including Christmas)	\$40.00
Fun Cash	
Other	
Category 13 - Investments (monthly)	\$ -
Employer 401k/403b plans	
Retirement IRAs	
College Funds	
Non-Retirement Stocks, Bonds, Mutual Funds	
Investment Real Estate	
Other	
Category 14 - School/Professional Trainings	\$ -
Marisee Course Creation course	
Childrens Book Writing Course	

Other	
Total Expenses	\$ 3,170.19

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

Guideline	New Budget
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lated)

Current	0
	362
	(362)

\$ 2,730.00	0

273	0
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0	0
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2,457	0
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786	0
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	0

319	0
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319	0
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0

123	0
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123	362
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362
0

123	0
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123	0
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123	0
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147	0
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147	0
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123	0
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	0
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2,457	362

Form Version Nov 1, 2023

Comments

**“But joyful are those who have the God of Israel as their helper, whose hope is in the LORD their
Psalms 140:5 NLT**

Yellow lined area for comments.

Yellow lined area for comments.

Yellow lined area for comments.

57.95 + 2.18 meeting with Multi Service Center 06/13.24 for payment

supplement with foodbanks

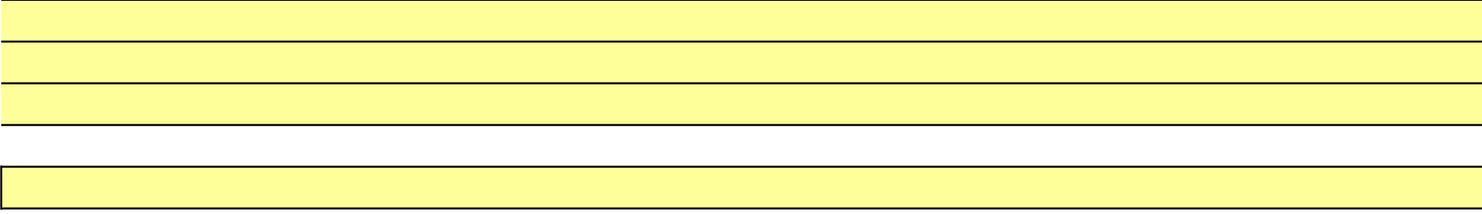
\$50 every 5 months

EM Phycian bill balance \$114.00

ACCC combined Capital one Journey, Quick Silver and Chase Ink Business and personal credit cards
\$1500.00 Don H. \$800.00 Craig G. Total \$2300.00 ai m to pay \$25.00/each to start as a good faith offer

liter \$18.35 food \$16.88 total \$35.23 / 3 months
dinner for nicole and gracie supplement food bank potoatoes

\$500.00 activation plus \$ for 4 months or \$1997.00
\$497.00 or \$997.00 for publishing help too.



Monthly Budget		For Year : 2024																
Category:	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	HEALTH INS	ACCC DEBTS	ENTERTAINMENT			RX & WELLNESS	HEALTH & BEAUTY	INVESTMENTS	TRAINING & DEVELOPMENT	TOTAL EXPENSES	SURPLUS / DEFICIT	
Month									RECREATION	CLOTHING	SAVINGS							
Jan	0	0	0	0	10	0	0	0	0	0	0	0	0	0	0	0	10	(10)
Feb	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mar	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Apr	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jun	\$ 2,800.00	0	0	1,477	0	0	0	0	0	0	0	0	0	0	0	0	1,477	1,323
Jul	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aug	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Oct	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nov	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dec	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	2,800	0	0	1,477	10	0	0	0	0	0	0	0	0	0	0	0	1,487	1,313

Month:	January		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	0	0	0	0	10	0	0	0	0	0	0	0	0	0	0	10		(10)	
Date																			
1																		0	
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30																		0	
31																		0	
This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
This Month vs.	0	0	0	0	10	0	0	0	0	0	0	0	0	0	0	10			
Year to Date	0	0	0	0	10	0	0	0	0	0	0	0	0	0	0	10		10	
Year to Date	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	10	0	0	0	0	0	0	0	0	0	0	10			

Month:	February		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
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This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	0	0	0	0	10	0	0	0	0	0	0	0	0	0	0	0	10
Year to Date	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	10	0	0	0	0	0	0	0	0	0	0	0	10

Month:	March		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	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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This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date	0	0	0	0	10	0	0	0	0	0	0	0	0	0	0	0	0	10	
Year to Date	0	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	10	0	0	0	0	0	0	0	0	0	0	0	0	10	

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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
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This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	0	0	0	0	10	0	0	0	0	0	0	0	0	0	0	0	10
Year to Date	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	10	0	0	0	0	0	0	0	0	0	0	0	10

Form Version Nov 1, 2023

Month:	May		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
1																	0
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This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	0	0	0	0	10	0	0	0	0	0	0	0	0	0	0	0	10
Year to Date	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	10	0	0	0	0	0	0	0	0	0	0	0	10

Form Version Nov 1, 2023

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	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	2,800	0	0	1,477	10	0	0	0	0	0	0	0	0	0	0	0	1,487
Year to Date	739	0	0	1,477	10	30	77	362	0	0	0	27	0	0	0	0	1,982
YTD Actual vs. Budget	(2,061)	0	0	0	0	(30)	(77)	(362)	0	0	0	(27)	0	0	0	0	(495)

Form Version Nov 1, 2023

Month:	August		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	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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5																		0	
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30																		0	
31																		0	
This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date	2,800	0	0	1,477	10	0	0	0	0	0	0	0	0	0	0	0	0	1,487	
Year to Date	739	0	0	1,477	10	30	77	362	0	0	0	27	0	0	0	0	0	1,982	
YTD Actual vs. Budget	(2,061)	0	0	0	0	(30)	(77)	(362)	0	0	0	(27)	0	0	0	0	0	(495)	

Month:	September		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
1																	
2																	
3																	
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29																	
30																	
31																	
This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	2,800	0	0	1,477	10	0	0	0	0	0	0	0	0	0	0	0	1,487
Year to Date	739	0	0	1,477	10	30	77	362	0	0	0	27	0	0	0	0	1,982
YTD Actual vs. Budget	(2,061)	0	0	0	0	(30)	(77)	(362)	0	0	0	(27)	0	0	0	0	(495)

Form Version Nov 1, 2023

Month:	October		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	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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31																	0
This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	2,800	0	0	1,477	10	0	0	0	0	0	0	0	0	0	0	0	1,487
Year to Date	739	0	0	1,477	10	30	77	362	0	0	0	27	0	0	0	0	1,982
YTD Actual vs. Budget	(2,061)	0	0	0	0	(30)	(77)	(362)	0	0	0	(27)	0	0	0	0	(495)

Form Version Nov 1, 2023

Month:	November		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	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	2,800	0	0	1,477	10	0	0	0	0	0	0	0	0	0	0	0	1,487
Year to Date	739	0	0	1,477	10	30	77	362	0	0	0	27	0	0	0	0	1,982
YTD Actual vs. Budget	(2,061)	0	0	0	0	(30)	(77)	(362)	0	0	0	(27)	0	0	0	0	(495)

Form Version Nov 1, 2023

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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
1																	0
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3																	0
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29																	0
30																	0
31																	0
This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	2,800	0	0	1,477	10	0	0	0	0	0	0	0	0	0	0	0	1,487
Year to Date	739	0	0	1,477	10	30	77	362	0	0	0	27	0	0	0	0	1,982
YTD Actual vs. Budget	(2,061)	0	0	0	0	(30)	(77)	(362)	0	0	0	(27)	0	0	0	0	(495)

Instructions:
 1. Find the family situation that most closely represents your family (i.e. Married with 4 children, Single with 2 children, 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 income of current retirement, Pension, Social Security, Medicare, State, and Local Income Tax Taxes.

Suggested Percentage Guidelines For Family Income

Married with 4 Children:

SPICGS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	65,000	125,000
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%	13%	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%	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:

SPICGS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	65,000	125,000
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	28%	28%	27%	27%	26%	26%
4. Food	15%	15%	14%	14%	14%	14%
5. Transportation	15%	15%	13%	13%	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:

SPICGS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	65,000	125,000
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%	38%	36%	35%	33%	33%
4. Food	15%	14%	13%	13%	13%	13%
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 No Children / Living with Parents:

SPICGS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	65,000	125,000
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%	38%	36%	35%	33%	33%
4. Food	15%	14%	14%	13%	13%	13%
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%	5%	5%	5%
11. Health & Wellness	6%	7%	6%	6%	6%	6%
12. Miscellaneous	2%	4%	4%	5%	5%	5%
13. Investments	0%	0%	0%	0%	0%	0%
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:

SPICGS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	65,000	125,000
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%	38%	36%	35%	33%	33%
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	4%	6%	7%	7%	8%	8%
9. Clothing	5%	5%	6%	7%	6%	6%
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%	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:

SPICGS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	65,000	125,000
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%	23%	22%	21%	20%
4. Food	6%	6%	6%	7%	7%	7%
5. Transportation	20%	18%	18%	18%	15%	13%
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%	6%
10. Savings	8%	8%	8%	10%	10%	10%
11. Health & Wellness	6%	6%	6%	5%	5%	5%
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:	2,730	32,760	Annual Income
	Input appropriate % from "Percentage Guide"					
Income Deductions	Percentage	x	Gross Monthly Income	=	Guideline Amount	
1. Tithe/Giving	10%	x	2,730	=	273	
2. Total Taxes	no guideline		actual from Current Spending Plan:		0	
Net Spendable Income (NSI)					2,457	29,484 Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount
3. Housing	32%	x	2,457	=	786
4. Food	13%	x	2,457	=	319
5. Transportation	13%	x	2,457	=	319
6. Insurance	5%	x	2,457	=	123
7. Debts	5%	x	2,457	=	123
8. Entertainment/Recreation	5%	x	2,457	=	123
9. Clothing	5%	x	2,457	=	123
10. Savings	5%	x	2,457	=	123
11. Health & Wellness	6%	x	2,457	=	147
12. Miscellaneous	6%	x	2,457	=	147
13. Investments	5%	x	2,457	=	123
14. School/Child Care	no guideline				
Total Percentages: (cannot exceed 100%)	100%				
Total Guideline Expenses: (cannot exceed Net Spendable Income)					2,457

OK

Assets & Liabilities	
Date:	

ASSETS (Present Market Value)
Cash On Hand (both husband and wife if married)
SG Personal Checking Account
Household Checking Account
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 (look up value, e.g., kbb.com)
Automobile 2 (look up value, e.g., kbb.com)
Automobile 3 (look up value, e.g., kbb.com)
Personal Property (Furniture, Jewelry, etc.)
Retirement Savings (401k, 403b, IRAs, Pension, etc.)
College Savings
Other Assets
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	Payment	Interest Rate	Past Due
Capital One - ACCC (Savor + Quick Silver + Chase) Consolidated	moving expense following divorce	187.00	2.00%	0
Chase Ink - ACCC Consolidated		175.00		
Total Credit Cards		362		

Total Credit Cards		362		

AUTO LOANS				
Loan Company	Year, Make, Model	Payment	Interest Rate	Past Due
Total Auto Loans		0		

HOME MORTGAGES (includes home equity loans or lines of credit)				
Mortgage Service Company	Property Address	Payment	Interest Rate	Past Due

Total Home Mortgages		0		

OTHER DEBT (education, medical, personal, business, legal, IRS, etc.)

Who		Monthly Payment	Interest Rate	Months Past Due
Don Hutinkq	\$1500.00	\$ -	\$ -	\$ -
Craig Gribble	\$800.00	\$ -	\$ -	\$ -

Total Other Debt		0		

Total Liabilities/Debts

NET WORTH (Total Assets minus Total Liabilities/Debts)

