

## CASE STUDY E

Mike and Sara Howard are both 45 and have 3 teenage kids. Mike works as a teacher at local middle school and Sara works as a manager at a coffee shop. They have lived in a small town in Alabama for the past 20 years. They have been living on a budget. They've always paid their credit cards off at the end of the month and believe in driving a car that is paid off. They go to church, and put a \$20 bill in the offering plate each Sunday.

Mike's job at the school provides good health and disability insurance, as well as a pension that should replace his income in retirement. Sara's job doesn't have a lot of benefits, but they both contribute the maximum amount to their 401k each year. Mike and Sara both have 20 year term life insurance policies which cover about 10x their annual income.

Help the Howard family with their budget and maintenance system.

- Complete the "% Spending Plan" tab, using appropriate percentages from the "Percentage Guide" tab.
- In the "Spending Plan" tab, complete the "new budget" column, explaining significant changes in the "current budget" column.
- Input their new budget into the "Monthly Budget" sheet for the month of January.
- Analyze their spending (pre-filled in the "Jan" sheet) against their budget and consider what you would like to discuss with them at your next meeting. Write your discussion points in the Comments box at the bottom of the "Jan" sheet.

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

1. While referring to the Crown Money Map, you will notice that the Howards are at Destination 4. What would you like to discuss with them about developing a sustainable Maintenance Plan?
2. What specific actions would you recommend to the Howards about Destination 4 adjustments to their budget?
3. Are there topics or questions you might like to discuss with the Howards about their plans and goals?



**Instructions**

1. Find the family situation that most closely represents your family (i.e. Married with 4 children, Single with roommate, etc.).
2. Find the gross income level that most closely represents your family (i.e. \$25,000 to \$125,000).
3. Taxes include all current actual monthly Federal, Social Security, Medicare, State, and Local Income Tax Taxes.

**Suggested Percentage Guidelines For Family Income**

**(Married with 4 Children)**

<b>GROSS HOUSEHOLD INCOME:</b>	<b>25,000</b>	<b>35,000</b>	<b>45,000</b>	<b>55,000</b>	<b>85,000</b>	<b>125,000</b>
<b>1. Tithe/Giving</b>	10%	10%	10%	10%	10%	10%
<b>2. Total Taxes</b>	<b>Use Current Monthly Taxes</b>					

**Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%**

<b>3. Housing</b>	38%	38%	34%	33%	32%	32%
<b>4. Food</b>	15%	15%	14%	14%	14%	14%
<b>5. Transportation</b>	14%	14%	12%	12%	11%	11%
<b>6. Insurance</b>	5%	5%	5%	5%	5%	5%
<b>7. Debts</b>	5%	5%	5%	5%	5%	5%
<b>8. Entertainment/Recreation</b>	3%	4%	4%	5%	5%	5%
<b>9. Clothing</b>	5%	5%	6%	6%	7%	7%
<b>10. Savings</b>	4%	4%	5%	5%	5%	5%
<b>11. Health &amp; Wellness</b>	8%	7%	7%	7%	7%	7%
<b>12. Miscellaneous</b>	3%	3%	5%	5%	5%	5%
<b>13. Investments</b>	0%	0%	3%	3%	4%	4%
<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

## 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					

## Suggested Percentage Guidelines For Family Income

**(Married with No Children)**

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	85,000	125,000
<b>1. Tithe/Giving</b>	10%	10%	10%	10%	10%	10%
<b>2. Total Taxes</b>	<b>Use Current Monthly Taxes</b>					
<b>Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%</b>						
<b>3. Housing</b>	40%	36%	34%	32%	31%	30%
<b>4. Food</b>	15%	14%	13%	12%	11%	11%
<b>5. Transportation</b>	15%	14%	14%	13%	13%	13%
<b>6. Insurance</b>	5%	5%	5%	5%	5%	5%
<b>7. Debts</b>	5%	5%	5%	5%	5%	5%
<b>8. Entertainment/Recreation</b>	3%	4%	4%	5%	7%	7%
<b>9. Clothing</b>	4%	4%	5%	6%	6%	7%
<b>10. Savings</b>	4%	4%	4%	5%	5%	5%
<b>11. Health &amp; Wellness</b>	6%	6%	6%	6%	5%	5%
<b>12. Miscellaneous</b>	3%	4%	5%	6%	7%	7%
<b>13. Investments</b>	0%	4%	5%	5%	5%	5%
<b>Total Net Spendable Income:</b>	100%	100%	100%	100%	100%	100%
<b>14. School/Child Care</b>	no guideline percentages					

## Suggested Percentage Guidelines For Individual Income

**(Single with 1 Child)**

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	40%	39%	39%	36%	34%	30%
4. Food	15%	14%	14%	13%	13%	12%
5. Transportation	15%	14%	14%	13%	13%	12%
6. Insurance	3%	3%	4%	4%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	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	3%	4%	4%	6%	6%	6%
13. Investments	0%	0%	0%	0%	0%	6%
<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					

## Suggested Percentage Guidelines For Individual Income

**(Single with No Children / Living Alone)**

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	85,000	125,000
<b>1. Tithe/Giving</b>	10%	10%	10%	10%	10%	10%
<b>2. Total Taxes</b>	<b>Use Current Monthly Taxes</b>					
<b>Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%</b>						
<b>3. Housing</b>	40%	38%	36%	34%	32%	30%
<b>4. Food</b>	6%	6%	7%	7%	7%	7%
<b>5. Transportation</b>	15%	15%	14%	14%	13%	13%
<b>6. Insurance</b>	4%	4%	4%	5%	5%	5%
<b>7. Debts</b>	5%	5%	5%	5%	5%	5%
<b>8. Entertainment/Recreation</b>	6%	6%	7%	7%	8%	9%
<b>9. Clothing</b>	5%	6%	6%	7%	8%	8%
<b>10. Savings</b>	5%	5%	5%	5%	5%	5%
<b>11. Health &amp; Wellness</b>	6%	5%	5%	5%	4%	4%
<b>12. Miscellaneous</b>	5%	6%	6%	6%	7%	7%
<b>13. Investments</b>	3%	4%	5%	5%	6%	7%
<b>Total Net Spendable Income:</b>	100%	100%	100%	100%	100%	100%
<b>14. School/Child Care</b>	no guideline percentages					

## Suggested Percentage Guidelines For Individual Income

**(Single with No Children / Living with Roommate)**

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	25%	24%	23%	22%	21%	20%
4. Food	6%	6%	6%	7%	7%	7%
5. Transportation	20%	19%	18%	16%	15%	13%
6. Insurance	4%	4%	4%	5%	5%	5%
7. Debts	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%	5%	5%	5%
12. Miscellaneous	5%	6%	6%	7%	7%	7%
13. Investments	5%	6%	7%	7%	8%	10%
<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					

Revised Oct 29, 2022

## Percentage Spending Plan

<b>Gross Monthly Income</b>		<i>from Current Spending Plan:</i>	<b>8,050</b>	<b>96,600</b>
(Married with 4 Children), \$85,000	Input appropriate % from "Percentage Guide"			Annual Income
<b>Income Deductions</b>	<b>Percentage</b>	x	<b>Gross Monthly Income</b>	=
				<b>Guideline Amount</b>
1. Tithe/Giving	10%	x	8,050	=
2. Total Taxes	<i>no guideline</i>		<i>actual from Current Spending Plan:</i>	=
				<b>805</b>
				<b>1,904</b>
<b>Net Spendable Income (NSI)</b>			<b>5,341</b>	<b>64,094</b>
				Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount
3. Housing	32%	x	5,341	=	1,709
4. Food	14%	x	5,341	=	748
5. Transportation	11%	x	5,341	=	588
6. Insurance	5%	x	5,341	=	267
7. Debts	5%	x	5,341	=	267
8. Entertainment/Recreation	5%	x	5,341	=	267
9. Clothing	7%	x	5,341	=	374
10. Savings	5%	x	5,341	=	267
11. Health & Wellness	7%	x	5,341	=	374
12. Miscellaneous	5%	x	5,341	=	267
13. Investments	4%	x	5,341	=	214
14. School/Child Care	<i>no guideline</i>				
<b>Total Percentages: (cannot exceed 100%)</b>			<b>100%</b>		
<b>Total Guideline Expenses: (cannot exceed Net Spendable Income)</b>					<b>5,341</b>

OK

Revised Oct 29, 2022

Spending Plan	Current	Guideline	New Budget	Comments
---------------	---------	-----------	------------	----------

INCOME vs. EXPENSE SUMMARY (calculated)				
Net Spendable Income	6,036		5,915	
Less Total Expenses	6,685		5,915	
Surplus or Deficit	(649)		0	

Monthly Income				
----------------	--	--	--	--

<b>Gross Monthly Income</b>	<b>8,050</b>		<b>8,050</b>	
Monthly Salary - Husband	4,583		4,583	Mike needs to seek a part-time job during the months that he is on summer break, at minimum. He can save money from his part-time job for months of deficit during the school year and use it to save for major items in the future. Mike may also earn a little money by tutoring outside of work.
Monthly Salary - Wife	3,467		3,467	Sara may be able to earn a few extra hours at the coffee.
Dividends				Mike and Sara will need to create a plan to earn a little extra income while still having time for each other, their children, and their family in general, as well as for Christian growth.
Commissions				
Bonuses/Tips				
Retirement Income				
Net Business Income				
Other Income				

LESS				
------	--	--	--	--

<b>Category 1 - Tithe/Giving (monthly)</b>	<b>110</b>	<b>805</b>	<b>231</b>	
The Local Church	80		201	Mike and Sara must evaluate the amount of money they are returning to the Lord. Christ has blessed them to be able to get to Destination 4. Many people only wish they could be coming to Destination 4 at age 45 with three teenage kids.
The Poor				They need to pray about giving th Lord back 10% of what he has given them. It is never easy to start tithing, but they may jbegin toguinvest start giving 10% of what they give the government. Next, they can move to 10% of their net income and then 10% of their gross.
Other Ministries - Food Pantry	30		30	
Other Giving				

<b>Category 2 - Taxes (monthly)</b>	<b>1,904</b>	<b>1,904</b>	<b>1,904</b>	
Taxes (Fed, State, Medicare, Social Security)	1,904		1,904	
Other				

*Do not include medical/dental premiums, retirement plans, HSA/FSA contributions, charity contributions that are deducted from paycheck. Include these deductions as expenses in rows listed below.*

<b>NET SPENDABLE INCOME (monthly)</b>	<b>6,036</b>	<b>5,341</b>	<b>5,915</b>	
---------------------------------------	--------------	--------------	--------------	--

Monthly Expenses				
------------------	--	--	--	--

<b>Category 3 - Housing (monthly)</b>	<b>1,950</b>	<b>1,709</b>	<b>1,890</b>	
Mortgage(S) (from Debt List)	1,020		1,020	
Extra Mortgage Payment				
Rent				

Spending Plan	Current	Guideline	New Budget	Comments
Insurance (paid annually, not escrowed in the mortgage)	200		200	Mike and Sara are doing well, saving for their house insurance payments. This allows them to earn a little interest during the year before they are required to pay the premium. Keep up the good work.
Property Taxes (paid annually, not escrowed in the mortgage)	100		100	Mike and Sara are doing well, saving for their property taxes. This allows them to earn a little interest during the year before they are required to pay the taxes. Keep up the good work.
Electricity	150		150	Check for all possible saving in utilities expenses such as turning lighting off, setting of hot water heater a little lower, setting of the room thermometer, etc.
Gas	60		60	
Water	40		40	
Sanitation	30		30	
Telephone / Cell phone	180		120	Mike and Sara need to look into reducing their monthly phone/cell phone bill. The new plan may have limited usage for around \$100-\$120 monthly. They should limit the kids to the number of minutes and data they can use daily. This is a form of budgeting, and they should learn it or pay for their phones with a part-time job. If they don't want the children to work, Mike and Sara will need to reduce their Roth IRA for this expense until the children leave the house.
Maintenance	50		50	
Internet / Cable Service	120		120	
Other				
<b>Category 4 - Food (monthly)</b>	<b>1,200</b>	<b>748</b>	<b>1,200</b>	
Grocery	1,200		1,200	There is still room for reducing food expenses. Children can not have everything that they want. Teach them to eat leftovers and start using more coupons.
Other				
<b>Category 5 - Transportation (monthly)</b>	<b>650</b>	<b>588</b>	<b>540</b>	
Auto Payment(s) (from Debt List)	0		0	
Extra Auto Payment				
Gas & Oil	330		220	Are the children driving themselves with one of the cars? With the three cars, there is a lot of driving. I'd like to know if most driving is for the kids. They must limit driving or ask the kids to contribute by getting a part-time job. If they don't want the children to work, Mike and Sara will need to reduce their Roth IRA for this expense until the children leave the house.
Auto Insurance	250		250	
Licenses & Taxes	10		10	
Maintenance	60		60	
Replacement				
Other - Tolls/Parking/Transit Fares				
<b>Category 6 - Insurance (monthly)</b>	<b>200</b>	<b>267</b>	<b>200</b>	
Life	40		40	
Health/Dental	160		160	
Disability				
Other				
<b>Category 7 - Debts (monthly)</b>	<b>0</b>	<b>267</b>	<b>0</b>	
Total Credit Cards (from Debt List)	0		0	
Total Other Debt (from Debt List)	0		0	
Extra Debt Payments				

<b>Spending Plan</b>	<b>Current</b>	<b>Guideline</b>	<b>New Budget</b>	<b>Comments</b>	
<b>Category 8 - Entertainment &amp; Recreation (monthly)</b>	<b>280</b>	<b>267</b>	<b>280</b>		
Eating Out / Lunches	150		150	This is another area where they can survive a little reduction.	
Baby Sitters					
Activities / Trips					
Vacation	100		100		
Pets	30		30		
Hobbies and Sports					
Other					
<b>Category 9 - Clothing (monthly)</b>	<b>110</b>	<b>374</b>	<b>110</b>		
Children's Clothing Needs	60		60		
Husband/Wife Clothing Needs	50		50		
Other					
<b>Category 10 - Savings (monthly)</b>	<b>200</b>	<b>267</b>	<b>200</b>		
Savings Account	200		200		
Credit Union					
Other					
<b>Category 11 - Health &amp; Wellness (monthly)</b>	<b>380</b>	<b>374</b>	<b>380</b>		
Doctor	250		250		
Dentist	100		100		
Prescriptions					
Eye Glasses / Contacts	30		30		
HSA or FSA Contributions					
Other					
<b>Category 12 - Miscellaneous (monthly)</b>	<b>315</b>	<b>267</b>	<b>315</b>		
Toiletries / Cosmetics	80		80		
Beauty / Barber	50		50		
Laundry / Cleaning					
Allowances	60		60	Now that the kids are becoming teenagers, it would be an excellent time to teach them about money. Part-time jobs of just 8-12 hours per week would challenge them. Hopefully, it will not keep them from homework and some school and church activities. However, it will allow them to learn responsibly. Mike and Sara should allow them to pay for their phone if they want more minutes. They could pay for some of their clothes if they wish to name brands.	
Subscriptions					
Gifts (including Christmas)	125		125		
Cash					
Other					
<b>Category 13 - Investments (monthly)</b>	<b>1,000</b>	<b>214</b>	<b>600</b>		
Employer 401k/403b plans					
Retirement IRAs	1,000		600	Mike and Sara may need to reduce the amount of Roth contributions for a few years. Yes, they will need this investment to supplement Doug's pension, which will provide 60% of his income in retirement. However, the pension will allow them to concentrate on several other things. After their income increase from part-time work, the kids pick up a few of their expenses, and leaving the house, Mike and Sara can return to the maximum of their Roth IRA with extra money.	
College Funds					What is their plan for kids after high school?

Spending Plan	Current	Guideline	New Budget	Comments
Non-Retirement Stocks, Bonds, Mutual Funds				
Investment Real Estate				normally contribute about 12,000 to two Roth IRAs at end of the year.
Other				
<b>Category 14 - School/Child Care (monthly)<sup>(1)</sup></b>	<b>400</b>		<b>200</b>	
School Tuition				
School Books, Supplies, Materials, etc				
Transportation				
Day Care				
Tutoring, Lessons for Music, Dance, etc	400		200	Yes, they want to and need to support the kid's extra learning, but \$400 or \$4,800 yearly is a lot for their income. They need to see if they can find cheaper options, such as free items at schools, libraries, youth programs, etc. If they can't reduce this because children are really gifted and talented, this may be their calling for a gift from the Lord. Mike and Sara will need to reduce their Roth IRA until they leave the house.
Other				
<b>Total Expenses</b>	<b>6,685</b>	<b>5,341</b>	<b>5,915</b>	

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

Form Version Nov 28, 2022

Monthly Budget

Monthly Budget

For Year :

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																	
Jan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Feb	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
Apr	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
Jun	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jul	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
Sep	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
Nov	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Form Version Nov 28, 2022

Monthly Budget

Month:	January		Year:	0																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	2,291.50		542.00				80.00											622		
2		20.00				75.00			54.00		200.00							349		
3					134.00													134		
4	866.75		204.99							164.80								370		
5				1,020.00		84.00						134.45						1,238		
6																		0		
7				30.00	85.00				83.20				13.70					212		
8				90.00		64.00												154		
9		20.00																20		
10															75.00			75		
11	866.75		204.99		97.00	89.00							56.00					447		
12																		0		
13				70.00														70		
14									76.58									77		
15	2,291.50		542.00	35.00	178.00		80.00											835		
16		20.00			31.00										162.00			213		
17						63.00												63		
18	866.75		204.99															205		
19					240.00													240		
20		30.00				78.00			42.10									150		
21				179.95														180		
22					112.00								71.29					183		
23		20.00											14.30		234.00			268		
24									23.54									24		
25	866.75		204.99		86.00		40.00											331		
26				120.00		82.00			56.92									259		
27									74.21									74		
28					152.00													152		
29						250.00												250		
30		20.00																20		
31																		0		
This Month	8,050	130	1,904	1,545	1,115	785	200	0	411	165	200	134	155	0	471	7,215	835			
This Month vs.	8,050	(130)	(1,904)	(1,545)	(1,115)	(785)	(200)	0	(411)	(165)	(200)	(134)	(155)	0	(471)	(7,215)				
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Year to Date	8,050	130	1,904	1,545	1,115	785	200	0	411	165	200	134	155	0	471	7,215	835			
YTD Actual vs.	8,050	(130)	(1,904)	(1,545)	(1,115)	(785)	(200)	0	(411)	(165)	(200)	(134)	(155)	0	(471)	(7,215)				

Form Version Aug 6, 2023

Comments / Title/Giving: Seek to increase your title/giving to at least \$231. See comments on the monthly budget spreadsheet.  
 Questions / Housing: It is good to see a reduction. See additional comments on the monthly budget spreadsheet.  
 Recommendations Food: What caused this increase in expense? There is room for a reduction in food. See additional comments on the monthly budget spreadsheet.  
 (hit Alt-Enter to Transport: What caused this increase in expense? There is room for reduction. What is the benefit of the third car compared to its expense? See additional comments on the monthly budget spreadsheet.  
 move to a new School/Child Care, Clothing, and Entertainment: What caused these expense increases? This expense must be reduced and kept within the budget. Once the budget amount has been met, stop all spending from this category. See line): additional comments on the monthly budget spreadsheet.