

## 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
<b>Knightdale Methodist Church</b>			<b>New Worlds Gaming Co.</b>	
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

<b>Bank Statement - Checking</b>		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		
1/7/2023	TYPE: PAYMENT ID: KROGER SOUTH HIGHLANDS	94.68		
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		
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		
1/18/2023	TYPE: PAYMENT ID: BEST BUY 10748 NORRIS PKWY	156.29		
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 HMJXWEX2H2C AIRBNB.COM CA	352.78		
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		
1/23/2023	TYPE: PAYMENT ID: BEST BUY 10748 NORRIS PKWY	89.76		
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		
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		
1/27/2023	DIRECT DEPOSIT NW GAMING		1295.65	
1/28/2023	TYPE: PAYMENT ID: FELIX YARD SERVICE	120.00		
1/28/2023	TYPE: PAYMENT ID: OFFICE DEPOT 2993	45.12		
1/28/2023	TYPE: PAYMENT ID: HAIR PIZZAZ	154.86		
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
<b>Bank Statement - Savings</b>		Withdrawal	Deposit	Balance
	Starting Balance			14376.23
1/30/2023	Interest Earned 3.24%			40.97
	Ending Balance			14417.20

30 Day Tracker																	
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
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)															0	
11																0	
12					25.13								190.00			215	
13	2,334.67															0	
14																0	
15																0	
16																0	
17													92.15			92	
18					112.53				156.29							269	
19				205.35												205	
20									352.78							353	
21									729.00							729	
22													13.92			14	
23					64.58				89.76							154	
24					190.77	567.64										758	
25					27.55	73.47										101	
26				121.99	84.33				24.00							230	
27	1,295.65			148.78						81.71		52.00				282	
28				120.00									199.98			320	
29						490.00					115.00					605	
30																0	
31	1,039.02															0	
This month	4,549	0	0	2,506	600	1,190	0	0	1,352	82	115	52	713	0	0	6,609	(2,060)

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			23.0%	
Nations Bank Visa			25.0%	
Raleighs Credit Union Master Card			21.3%	
<b>Total Credit Cards</b>		<b>0.00</b>		

#### AUTO LOANS

Loan Company	Year, Make, Model	Payment	Interest Rate	Due
GM Financing	2023 Chevrolet Camaro	490.00	4.7%	
<b>Total Auto Loans</b>		<b>490.00</b>		

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

Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due
Propertyies		1,800.00		
<b>Total Home Mortgages</b>		<b>1,800.00</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

Total Other Debt		0.00		

<b>Total Liabilities/Debts</b>	
<b>NET WORTH (Total Assets minus Total Liabilities/Debts)</b>	





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, Single with 2 children, etc.).  
 3. Treat include all current and recurring Federal, Social Security, Medicare, State, and local income tax taxes.

**Suggested Percentage Guidelines For Family Income**

**Married with 2 Children**

GROSS 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%

	25,000	35,000	45,000	55,000	65,000	125,000
1. Housing	15%	15%	14%	14%	14%	14%
2. Food	15%	15%	14%	14%	14%	14%
3. Transportation	14%	14%	13%	13%	13%	13%
4. Insurance	5%	5%	5%	5%	5%	5%
5. Debts	5%	5%	5%	5%	5%	5%
6. Entertainment/Recreation	3%	4%	4%	4%	4%	4%
7. Clothing	5%	5%	4%	4%	4%	4%
8. Savings	4%	4%	5%	5%	5%	5%
9. Health & Wellness	8%	7%	7%	7%	7%	7%
10. Miscellaneous	3%	3%	5%	5%	5%	5%
11. Investments	0%	0%	2%	2%	2%	2%
<b>Total Net Spendable Income</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

U.S. School/Child Care no guideline percentages

**Suggested Percentage Guidelines For Family Income**

**Married with 3 Children**

GROSS 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%

	25,000	35,000	45,000	55,000	65,000	125,000
1. Housing	20%	20%	17%	17%	17%	17%
2. Food	15%	15%	13%	13%	13%	13%
3. Transportation	15%	15%	13%	13%	13%	13%
4. Insurance	5%	5%	5%	5%	5%	5%
5. Debts	5%	5%	5%	5%	5%	5%
6. Entertainment/Recreation	3%	5%	5%	5%	5%	5%
7. Clothing	4%	5%	5%	5%	5%	5%
8. Savings	5%	5%	5%	5%	5%	5%
9. Health & Wellness	5%	6%	6%	6%	6%	6%
10. Miscellaneous	4%	4%	6%	6%	6%	6%
11. 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>

U.S. 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 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%

	25,000	35,000	45,000	55,000	65,000	125,000
1. Housing	20%	20%	17%	17%	17%	17%
2. Food	15%	15%	13%	13%	13%	13%
3. Transportation	15%	15%	13%	13%	13%	13%
4. Insurance	5%	5%	5%	5%	5%	5%
5. Debts	5%	5%	5%	5%	5%	5%
6. Entertainment/Recreation	3%	4%	4%	4%	4%	4%
7. Clothing	4%	4%	5%	5%	5%	5%
8. Savings	4%	4%	5%	5%	5%	5%
9. Health & Wellness	6%	6%	6%	6%	6%	6%
10. Miscellaneous	3%	4%	5%	5%	5%	5%
11. 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>

U.S. School/Child Care no guideline percentages

**Suggested Percentage Guidelines For Individual Income**

**Single with 2 Children**

GROSS 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%

	25,000	35,000	45,000	55,000	65,000	125,000
1. Housing	15%	15%	14%	14%	14%	14%
2. Food	15%	15%	14%	14%	14%	14%
3. Transportation	15%	15%	13%	13%	13%	13%
4. Insurance	3%	3%	4%	4%	4%	4%
5. Debts	5%	5%	5%	5%	5%	5%
6. Entertainment/Recreation	3%	4%	4%	4%	4%	4%
7. Clothing	5%	5%	4%	4%	4%	4%
8. Savings	5%	5%	5%	5%	5%	5%
9. Health & Wellness	6%	7%	7%	7%	7%	7%
10. Miscellaneous	3%	4%	4%	4%	4%	4%
11. Investments	0%	0%	2%	2%	2%	2%
<b>Total Net Spendable Income</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

U.S. School/Child Care no guideline percentages

**Suggested Percentage Guidelines For Individual Income**

**Single with No Children**

GROSS 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%

	25,000	35,000	45,000	55,000	65,000	125,000
1. Housing	20%	20%	17%	17%	17%	17%
2. Food	15%	15%	13%	13%	13%	13%
3. Transportation	15%	15%	13%	13%	13%	13%
4. Insurance	4%	4%	4%	4%	4%	4%
5. Debts	5%	5%	5%	5%	5%	5%
6. Entertainment/Recreation	3%	4%	4%	4%	4%	4%
7. Clothing	5%	5%	4%	4%	4%	4%
8. Savings	5%	5%	5%	5%	5%	5%
9. Health & Wellness	6%	6%	6%	6%	6%	6%
10. Miscellaneous	3%	4%	5%	5%	5%	5%
11. 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>

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 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%

	25,000	35,000	45,000	55,000	65,000	125,000
1. Housing	20%	20%	17%	17%	17%	17%
2. Food	15%	15%	13%	13%	13%	13%
3. Transportation	20%	20%	18%	18%	18%	18%
4. Insurance	4%	4%	4%	4%	4%	4%
5. Debts	5%	5%	5%	5%	5%	5%
6. Entertainment/Recreation	5%	5%	5%	5%	5%	5%
7. Clothing	7%	7%	7%	7%	7%	7%
8. Savings	8%	8%	9%	9%	9%	9%
9. Health & Wellness	6%	6%	6%	6%	6%	6%
10. Miscellaneous	5%	6%	6%	6%	6%	6%
11. Investments	5%	6%	7%	7%	7%	7%
<b>Total Net Spendable Income</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

U.S. School/Child Care no guideline percentages

Percentage Spending Plan						
Gross Monthly Income			from Current Spending Plan:	68,500	822,000	Annual Income
	Input appropriate % from "Percentage Guide"					
<b>Income Deductions</b>	<b>Percentage</b>	<b>x</b>	<b>Gross Monthly Income</b>	<b>=</b>	<b>Guideline Amount</b>	
1. Tithe/Giving	10%	x	68,500	=	6,850	
2. Total Taxes	no guideline		actual from Current Spending Plan:		0	
<b>Net Spendable Income (NSI)</b>					61,650	739,800
						Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount	
3. Housing		x	61,650	=	0	
4. Food		x	61,650	=	0	
5. Transportation		x	61,650	=	0	
6. Insurance		x	61,650	=	0	
7. Debts		x	61,650	=	0	
8. Entertainment/Recreation		x	61,650	=	0	
9. Clothing		x	61,650	=	0	
10. Savings		x	61,650	=	0	
11. Health & Wellness		x	61,650	=	0	
12. Miscellaneous		x	61,650	=	0	
13. Investments		x	61,650	=	0	
14. School/Child Care	no guideline					
Total Percentages: (cannot exceed 100%)	0%					
<b>Total Guideline Expenses: (cannot exceed Net Spendable Income)</b>					<b>0</b>	OK

Revised Oct 29, 2022

<b>Spending Plan</b>	Current
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**INCOME vs. EXPENSE SUMMARY (calculated)**

<b>Net Spendable Income</b>	<b>68,500</b>
<b>Less Total Expenses</b>	<b>6,414</b>
<b>Surplus or Deficit</b>	<b>62,086</b>

**Monthly Income**

<b>Gross Monthly Income</b>	<b>68,500</b>
Matthew's Gross Income	
Sharon's Gross Income	
Interest Income	
Dividends	
Commissions	
Bonuses/Tips	5,500
Retirement Income	63,000
Net Business Income	
Other Income	
<b>LESS</b>	
<b>Category 1 - Tithe/Giving (monthly)</b>	<b>0</b>
The Local Church	
The Poor	
Other Ministries	
Other Giving	
<b>Category 2 - Taxes (monthly)</b>	<b>0</b>
Taxes (Fed, State, Medicare, Social Security)	
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>	
<b>NET SPENDABLE INCOME (monthly)</b>	<b>68,500</b>

**Monthly Expenses**

<b>Category 3 - Housing (monthly)</b>	<b>3,074</b>
Mortgage(s) (from Debt List)	1,800
Extra Mortgage Payment	
Rent	
Insurance	568

Property Taxes	
Electricity	205
Gas	
Water	68
Sanitation	42
Telephone / Cell phone	122
Maintenance	
Internet / Cable Service	149
Other	120
<b>Category 4 - Food (monthly)</b>	
	<b>600</b>
Grocery	600
Other	
<b>Category 5 - Transportation (monthly)</b>	
	<b>717</b>
Auto Payment(s) (from Debt List)	490
Gas & Oil	121
Auto Insurance	
Licenses & Taxes	95
Maintenance	11
Replacement	
Other - Tolls/Parking/Transit Fares	
<b>Category 6 - Insurance (monthly)</b>	
	<b>0</b>
Life	
Health/Dental	
Disability	
Other	
<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>1,733</b>
Eating Out / Lunches	
Baby Sitters	
Activities / Trips	
Vacation	1,350
Pets	
Hobbies and Sports	383

Other	
<b>Category 9 - Clothing (monthly)</b>	
	<b>82</b>
Children's Clothing Needs	
Husband/Wife Clothing Needs	82
Other	
<b>Category 10 - Savings (monthly)</b>	
	<b>0</b>
Savings Account	
Credit Union	
Other	
<b>Category 11 - Health &amp; Wellness (monthly)</b>	
	<b>53</b>
Doctor	
Dentist	
Prescriptions	
Eye Glasses / Contacts	
HSA or FSA Contributions	
Fitness Club	53
Other	
<b>Category 12 - Miscellaneous (monthly)</b>	
	<b>155</b>
Toiletries / Cosmetics	
Beauty / Barber	155
Laundry / Cleaning	
Allowances	
Subscriptions	
Gifts (including Christmas)	
Cash	
Other	
<b>Category 13 - Investments (monthly)</b>	
	<b>0</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) (1)</b>	
	<b>0</b>
School Tuition	
School Books, Supplies, Materials, etc	

Transportation	
Day Care	
Tutoring, Lessons for Music, Dance, etc	
Other	
<b>Total Expenses</b>	<b>6,414</b>

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

Guideline	New Budget
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lated)

0
2,290
(2,290)

0
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6,850	0
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0	0
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61,650	0
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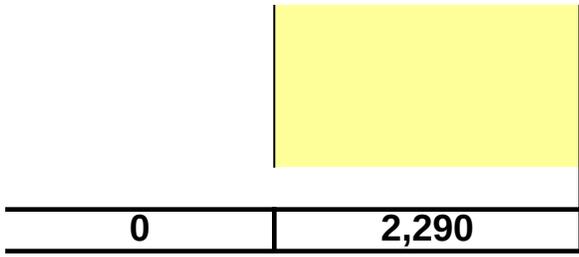
0	1,800
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1,800
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<i>0</i>	<i>0</i>
<i>0</i>	<i>490</i>
	490
<i>0</i>	<i>0</i>
<i>0</i>	<i>0</i>
	0
	0
<i>0</i>	<i>0</i>

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



Form Version Nov 28, 2022

**Comments**

Yard Work

Spending a lot on groceries

Life insurance with job

Is this a monthly expenses? Every 6 months?

