

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
American Express		756.37	20.49%	0
Total Credit Cards		756		

AUTO LOANS

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due
Building Trades Credit Union	2016, GMC, Sierra	467.04	2.24%	0
Total Auto Loans		467		

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

Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due
Bay Equity	2610 Copper Creek Ln	1,914.51	2.99%	0
Total Home Mortgages		1,915		

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

Who	Type of Debt (medical, education, etc.)	Minimum Monthly Payment	Interest Rate	Months Past Due
Michael	Student Loan (Stafford)	223.00	1% - 6.8%	0
Michael	Student Loan (Private)	258.00	3.36%	0
Anna	Student Loan (Private)	362.71	3.96%	0
Anna	Student Loan (Stafford)	195.00	6.00%	0
Anna	401k Loan	288.12	5.12%	0
Total Other Debt		1,327		

Balance Due
29,431.00
29,431

Balance Due
18,008.42
18,008

Balance Due
275,671.69
275,672

Balance Due
19,331.83
20,680.38
4,473.14
17,065.70
4,734.92
66,286

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
Date															
1	2,280.60	347.78	434.38	1,954.51	26.63			1,200.00	111.37		25.00		25.99		58.20
2	2,791.86		540.93						11.68					223.35	
3									66.39						
4					56.83		43.41		25.83				116.08		9.98
5				63.00	10.27				47.61						
6					123.00				23.00			25.00			
7	1,857.00	144.00	433.50		273.78	467.00		200.00	81.03	23.60		18.98	57.74		
8									70.53				55.00		
9					63.95	55.37			69.69						
10						71.55			79.08	346.00				295.17	
11								360.00							
12					26.19				56.41			23.57	48.00		
13				0.99											
14	4,985.02	340.00	950.82	11.62		27.58		400.00						246.76	
15				409.70	53.64			288.12	9.91	28.00			84.44		
16				19.08	36.96	239.76			65.00	24.50	100.00		35.98		20.00
17									110.00						
18					83.97			255.00					26.40		8.00
19					10.68				27.00		75.00		15.00		
20							30.63		76.07				29.00		
21						52.75									
22	1,857.60	160.00	328.63		74.60				36.67			34.20			
23					11.28				57.21				12.22		12.78
24					96.68				175.00						
25															379.00
26					36.59										
27					145.00				39.14						
28	3,581.32	275.00	720.00						51.61						
29					145.00	75.90			10.50						
30				242.54	37.52				31.99						
31					28.00			1,000.00	40.00				10.00		
This month Actual	17,353	1,267	3,408	2,701	1,341	990	74	3,703	1,373	422	200	102	811	470	488

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					
Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%						
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%
Total Net Spendable Income:	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages					

Percentage Spending Plan						
Gross Monthly Income			from Current Spending Plan:	17,353	208,236	Annual Income
	Input appropriate % from "Percentage Guide"					
Income Deductions	Percentage	x	Gross Monthly Income	=	Guideline Amount	
1. Tithe/Giving	10%	x	17,353	=	1,735	
2. Total Taxes	no guideline		actual from Current Spending Plan:		3,408	
Net Spendable Income (NSI)					12,210	146,516 Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount	
3. Housing	30%	x	12,210	=	3,663	
4. Food	11%	x	12,210	=	1,343	
5. Transportation	13%	x	12,210	=	1,587	
6. Insurance	5%	x	12,210	=	610	
7. Debts	5%	x	12,210	=	610	
8. Entertainment/Recreation	7%	x	12,210	=	855	
9. Clothing	7%	x	12,210	=	855	
10. Savings	5%	x	12,210	=	610	
11. Health & Wellness	5%	x	12,210	=	610	
12. Miscellaneous	7%	x	12,210	=	855	
13. Investments	5%	x	12,210	=	610	
14. School/Child Care	no guideline					
Total Percentages: (cannot exceed 100%)			100%			
Total Guideline Expenses: (cannot exceed Net Spendable Income)					12,210	OK

Spending Plan	Current
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INCOME vs. EXPENSE SUMMARY (calcu	
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Net Spendable Income	12,679
Less Total Expenses	8,984
Surplus or Deficit	3,695

Monthly Income	
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Gross Monthly Income	17,353
Monthly Salary	17,353
Interest Income	
Dividends	
Commissions	
Bonuses/Tips	
Retirement Income	
Net Business Income	
Other Income	

LESS	
Category 1 - Tithe/Giving (monthly)	1,266
The Local Church	1,266
The Poor	
Other Ministries	
Other Giving	

Category 2 - Taxes (monthly)	3,408
Taxes (Fed, State, Medicare, Social Security)	3,408
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.

NET SPENDABLE INCOME (monthly)	12,679
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Monthly Expenses	
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Category 3 - Housing (monthly)	2,669
Mortgage(s) (from Debt List)	1,915
Extra Mortgage Payment	NA
Rent	NA
Insurance	
Property Taxes	
Electricity	218
Gas	20
Water	172

Sanitation	20
Telephone / Cell phone	242
Maintenance	
Internet / Cable Service	83
Other	
Category 4 - Food (monthly)	
	1,130
Grocery	1,130
Other	
Category 5 - Transportation (monthly)	
	707
Auto Payment(s) <i>(from Debt List)</i>	467
Extra Auto Payment	
Gas & Oil	
Auto Insurance	240
Licenses & Taxes	
Maintenance	
Replacement	
Other - Tolls/Parking/Transit Fares	NA
Category 6 - Insurance (monthly)	
	71
Life	71
Health/Dental	NA
Disability	NA
Other	
Category 7 - Debts (monthly)	
	2,083
Total Credit Cards <i>(from Debt List)</i>	756
Total Other Debt <i>(from Debt List)</i>	1,327
Extra Debt Payments	
Category 8 - Entertainment & Recreation (monthly)	
	379
Eating Out / Lunches	
Baby Sitters	
Activities / Trips	379
Vacation	
Pets	
Hobbies and Sports	
Other	
Category 9 - Clothing (monthly)	
	0
Children's Clothing Needs	
Husband/Wife Clothing Needs	

Other	
Category 10 - Savings (monthly)	
	100
Savings Account	100
Credit Union	
Other	
Category 11 - Health & Wellness (monthly)	
	34
Doctor	
Dentist	
Prescriptions	
Eye Glasses / Contacts	
HSA or FSA Contributions	
Other	34
Category 12 - Miscellaneous (monthly)	
	100
Toiletries / Cosmetics	
Beauty / Barber	
Laundry / Cleaning	
Allowances	44
Subscriptions	56
Gifts (including Christmas)	
Cash	
Other	
Category 13 - Investments (monthly)	
	0
Employer 401k/403b plans	
Retirement IRAs	
College Funds	
Non-Retirement Stocks, Bonds, Mutual Funds	
Investment Real Estate	
Other	
Category 14 - School/Child Care (monthly)⁽¹⁾	
	1,711
School Tuition	1,127
School Books, Supplies, Materials, etc	
Transportation	
Day Care	
Tutoring, Lessons for Music, Dance, etc	584
Other	
Total Expenses	8,984

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

Monthly Budget

Monthly Budget																	
For Year :																	
Category:	ENTERTAINMENT														TOTAL	SURPLUS /	
Month	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	EXPENSES	DEFICIT
Jan																0	0
Feb																0	0
Mar																0	0
Apr																0	0
May																0	0
Jun																0	0
Jul																0	0
Aug																0	0
Sep																0	0
Oct																0	0
Nov																0	0
Dec																0	0
	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:	January		Year:													This Month																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
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Form Version Nov 1, 2023

Monthly Budget

Month:	February		Year:																
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
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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
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
5																	0
6																	0
7																	0
8																	0
9																	0
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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
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
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
5																	0
6																	0
7																	0
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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
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:	May		Year:															
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
4																		0
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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
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:															
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
4																		0
5																		0
6																		0
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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
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:	July		Year:															
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
4																		0
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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
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:	August		Year:															
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
4																		0
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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
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:	September		Year:															
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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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
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:	October		Year:																	
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
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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	
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:	November		Year:																
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
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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
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:	December		Year:																	
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
4																				0
5																				0
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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	
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