

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	Various - Lasted used 1/202	77.00	23.24%	12
Total Credit Cards		77		

AUTO LOANS

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due
Chase Auto Loan	2015 Chevy Colorado	279.69	5.84%	4
Total Auto Loans		280		

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

Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due
NA				
Total Home Mortgages		0		

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

Who	Type of Debt (medical, education, etc.)	Minimum Monthly Payment	Interest Rate	Months Past Due
LendingClub	Personal Loan	220.89	7.59%	33
Total Other Debt		221		

Month:		Year:													
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE
Date															
1															
2															
3				126.00	54.92				139.00					100.00	
4					28.12				2.99						
5									119.06						
6					31.36	73.25			8.76						
7						22.00							12.98		
8					121.02				104.98						
9															
10					32.63										
11												622.59			
12															
13	1,690.92			200.00					15.98		100.00		54.14		
14									16.23						
15													15.14		
16						41.97		220.89				231.96	19.47		
17															
18								500.00							
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31															
This month Actual	1,691	0	0	326	268	137	0	721	407	0	100	855	102	100	0

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:		4,305	51,656	Annual Income
	Input appropriate % from "Percentage Guide"					
Income Deductions		Percentage	x	Gross Monthly Income	=	Guideline Amount
1. Tithe/Giving	10%	x	4,305			430
2. Total Taxes	no guideline		actual from Current Spending Plan:			328
Net Spendable Income (NSI)						3,546
					42,558	Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount	
3. Housing		x	3,546	=	0	
4. Food		x	3,546	=	0	
5. Transportation		x	3,546	=	0	
6. Insurance		x	3,546	=	0	
7. Debts		x	3,546	=	0	
8. Entertainment/Recreation		x	3,546	=	0	
9. Clothing		x	3,546	=	0	
10. Savings		x	3,546	=	0	
11. Health & Wellness		x	3,546	=	0	
12. Miscellaneous		x	3,546	=	0	
13. Investments		x	3,546	=	0	
14. School/Child Care	no guideline					
Total Percentages: (cannot exceed 100%)			0%			
Total Guideline Expenses: (cannot exceed Net Spendable Income)					0	OK

Spending Plan	Current
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INCOME vs. EXPENSE SUMMARY (calcu

Net Spendable Income	3,639
Less Total Expenses	3,616
Surplus or Deficit	23

Monthly Income

Gross Monthly Income	4,305
Monthly Salary	4,305
Interest Income	0
Dividends	0
Commissions	0
Bonuses/Tips	0
Retirement Income	0
Net Business Income	0
Other Income	0

LESS

Category 1 - Tithe/Giving (monthly)	338
The Local Church	338
The Poor	0
Other Ministries	0
Other Giving	0

Category 2 - Taxes (monthly)	328
Taxes (Fed, State, Medicare, Social Security)	328
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)	3,639
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Monthly Expenses

Category 3 - Housing (monthly)	1,526
Mortgage(s) (from Debt List)	0
Extra Mortgage Payment	
Rent	1,400
Insurance	
Property Taxes	
Electricity	
Gas	
Water	

Sanitation	
Telephone / Cell phone	
Maintenance	
Internet / Cable Service	
Other	126
Category 4 - Food (monthly)	
	0
Grocery	
Other	
Category 5 - Transportation (monthly)	
	639
Auto Payment(s) (from Debt List)	280
Extra Auto Payment	
Gas & Oil	0
Auto Insurance	209
Licenses & Taxes	0
Maintenance	100
Replacement	0
Other - Tolls/Parking/Transit Fares	50
Category 6 - Insurance (monthly)	
	138
Life	0
Health/Dental	138
Disability	0
Other	0
Category 7 - Debts (monthly)	
	298
Total Credit Cards (from Debt List)	77
Total Other Debt (from Debt List)	221
Extra Debt Payments	
Category 8 - Entertainment & Recreation (monthly)	
	650
Eating Out / Lunches	150
Baby Sitters	0
Activities / Trips	100
Vacation	0
Pets	100
Hobbies and Sports	300
Other	0
Category 9 - Clothing (monthly)	
	15
Children's Clothing Needs	0
Husband/Wife Clothing Needs	15

Other	0
Category 10 - Savings (monthly)	
	100
Savings Account	100
Credit Union	0
Other	0
Category 11 - Health & Wellness (monthly)	
	0
Doctor	0
Dentist	0
Prescriptions	0
Eye Glasses / Contacts	0
HSA or FSA Contributions	0
Other	0
Category 12 - Miscellaneous (monthly)	
	185
Toiletries / Cosmetics	25
Beauty / Barber	0
Laundry / Cleaning	0
Allowances	0
Subscriptions	60
Gifts (including Christmas)	100
Cash	0
Other	0
Category 13 - Investments (monthly)	
	65
Employer 401k/403b plans	65
Retirement IRAs	0
College Funds	0
Non-Retirement Stocks, Bonds, Mutual Funds	0
Investment Real Estate	0
Other	0
Category 14 - School/Child Care (monthly)⁽¹⁾	
	0
School Tuition	0
School Books, Supplies, Materials, etc	0
Transportation	0
Day Care	0
Tutoring, Lessons for Music, Dance, etc	0
Other	0
Total Expenses	3,616

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

Monthly Budget

Monthly Budget																		
For Year :																		
Category:	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT			HEALTH & WELLNESS		MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
									RECREATION	CLOTHING	SAVINGS							
Month																		
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	0

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Monthly Budget

Month:	January		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	0
Date																		
1																		0
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31																		0
This Month Actual	0	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	0
Year to Date Budget	0	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	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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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	
BUDGETED AMOUNT	0	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 Actual	0	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	0
Year to Date Budget	0	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	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Monthly Budget

Month:	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	0
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This Month Actual	0	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	0
Year to Date Budget	0	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	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Monthly Budget

Month:	April		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	0
Date																		
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This Month Actual	0	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	0
Year to Date Budget	0	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	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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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	0
Date																		
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This Month Actual	0	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	0
Year to Date Budget	0	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	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Monthly Budget

Month:	June		Year:															
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT		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	0
Date																		
1																		0
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This Month Actual	0	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	0
Year to Date Budget	0	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	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Monthly Budget

Month:	July		Year:															
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT		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																		
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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	

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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	0
Date																		
1																		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	0
This Month vs. Budget	0	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	0
Year to Date Actual	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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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	
2																	0	
3																	0	
4																	0	
5																	0	
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9																	0	
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11																	0	
12																	0	
13																	0	
14																	0	
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16																	0	
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25																	0	
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	
3																	0	
4																	0	
5																	0	
6																	0	
7																	0	
8																	0	
9																	0	
10																	0	
11																	0	
12																	0	
13																	0	
14																	0	
15																	0	
16																	0	
17																	0	
18																	0	
19																	0	
20																	0	
21																	0	
22																	0	
23																	0	
24																	0	
25																	0	
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	

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Monthly Budget

Month:	November	Year:																
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT		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	0
Date																		
1																		0
2																		0
3																		0
4																		0
5																		0
6																		0
7																		0
8																		0
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24																		0
25																		0
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	0
This Month vs. Budget	0	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	0
Year to Date Actual	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Form Version Nov 1, 2023

Monthly Budget

Month:	December		Year:													This Month	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT		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
10																	0
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20																	0
21																	0
22																	0
23																	0
24																	0
25																	0
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

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