

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
Chase	Furniture/Expenses	109.00	6.00%	0
Capital One	Vacation/Expenses	162.00	9.90%	0
Total Credit Cards		271		

AUTO LOANS

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due
Ally Auto	2019 Chevrolet Traverse	612.30	18.04%	0
Total Auto Loans		612		

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

Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due
PennyMac	3724 Teeple Ave Fort Gratiot	1,523.63	3.25%	0
Total Home Mortgages		1,524		

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

Who	Type of Debt (medical, education, etc.)	Minimum Monthly Payment	Interest Rate	Months Past Due
New Life Christian Academy	Education	50.00	0.00%	0
Credit Union Express Loan	Loan	91.93	17.60%	0
OneMain Financial Loan	Loan	62.62	25.00%	0
Affirm	Affirm		34-36%	0
Klarna	Klarna		0.00%	0
Aidvantage	Student Loan	0.00	4.63%	0
Total Other Debt		205		

Balance Due
4,539.94
6,046.76
10,587
Balance Due
25,728.96
25,729
Balance Due
182,920.03
182,920
Balance Due
3,000.00
620.35
1,459.09
550.47
718.22
40,871.81
47,220

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					149.26	79.50				68.32					
2					78.37					40.13			102.29		
3					19.50			468.09				36.06		22.73	
4					25.74							30.00		5.10	
5					19.16				44.96			112.57			
6					65.82	15.74		23.50					19.10		
7					62.48	45.12							176.45		
8					23.13			25.54							
9	25.00				45.66			30.17	8.99				5.00	21.36	
10					0.42				1.99			19.38	15.89		
11	60.00				19.99										
12								27.00					27.95		
13	2,935.46				23.95			269.34	45.89				32.00		
14					113.86				25.11				22.17		
15				206.00	186.80			91.93	19.99	115.68			7.41		
16					90.99	615.00		82.89	3.89			23.00	73.72	27.57	
17					17.26	26.49	180.34		32.02			15.27	35.04	6.12	50.00
18					21.75								8.45	8.45	
19					15.85			8.51	24.00					7.44	
20					28.99			15.49	39.99				51.77		
21					30.24				30.00	25.43					
22								43.77		52.99					
23					16.30				4.29				81.00	15.58	
24								42.00					55.99		
25															
26									2.99						
27	2,935.47	41.50						63.00					152.00		
28					389.75			216.46	29.33	19.80			160.02		
29					103.29	55.15							33.91		
30	4.13				15.84			52.09					206.25	12.07	
31															
This month Actual	5,960	42	0	206	1,564	837	180	1,460	313	322	0	236	1,266	126	50

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	<i>from Current Spending Plan:</i>			7,902	94,824	Annual Income
	Input appropriate % from "Percentage Guide"					
Income Deductions	Percentage	x	Gross Monthly Income	=	Guideline Amount	
1. Tithe/Giving	10%	x	7,902	=	790	
2. Total Taxes	<i>no guideline</i>		<i>actual from Current Spending Plan:</i>	=	844	
Net Spendable Income (NSI)					6,268	75,212 Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount
3. Housing		x	6,268	=	0.00
4. Food		x	6,268	=	0.00
5. Transportation		x	6,268	=	0.00
6. Insurance		x	6,268	=	0.00
7. Debts		x	6,268	=	0.00
8. Entertainment/Recreation		x	6,268	=	0.00
9. Clothing		x	6,268	=	0.00
10. Savings		x	6,268	=	0.00
11. Health & Wellness		x	6,268	=	0.00
12. Miscellaneous		x	6,268	=	0.00
13. Investments	0%	x	6,268	=	0.00
14. School/Child Care	<i>no guideline</i>				
Total Percentages: (cannot exceed 100%)	0%				
Total Guideline Expenses: (cannot exceed Net Spendable Income)					0.00

OK

Spending Plan	Current
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INCOME vs. EXPENSE SUMMARY (calcu	
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Net Spendable Income	7,016
Less Total Expenses	7,107
Surplus or Deficit	(90)

Monthly Income	
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Gross Monthly Income	7,902
Monthly Salary	7,902
Interest Income	
Dividends	
Commissions	
Bonuses/Tips	
Retirement Income	
Net Business Income	
Other Income	
LESS	
Category 1 - Tithe/Giving (monthly)	42
The Local Church	
The Poor	
Other Ministries	
Other Giving	42
Category 2 - Taxes (monthly)	
Category 2 - Taxes (monthly)	844
Taxes (Fed, State, Medicare, Social Security)	844
Other	
<i>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.</i>	
NET SPENDABLE INCOME (monthly)	7,016

Monthly Expenses	
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Category 3 - Housing (monthly)	2,196
Mortgage(s) (from Debt List)	1,524
Extra Mortgage Payment	
Rent	
Insurance	
Property Taxes	
Electricity	196
Gas	70
Water	100

Sanitation	
Telephone / Cell phone	168
Maintenance	
Internet / Cable Service	138
Other	
Category 4 - Food (monthly)	
	800
Grocery	800
Other	
Category 5 - Transportation (monthly)	
	1,017
Auto Payment(s) <i>(from Debt List)</i>	612
Extra Auto Payment	
Gas & Oil	225
Auto Insurance	180
Licenses & Taxes	
Maintenance	
Replacement	
Other - Tolls/Parking/Transit Fares	
Category 6 - Insurance (monthly)	
	785
Life	33
Health/Dental	650
Disability	103
Other	
Category 7 - Debts (monthly)	
	866
Total Credit Cards <i>(from Debt List)</i>	271
Total Other Debt <i>(from Debt List)</i>	205
Extra Debt Payments	390
Category 8 - Entertainment & Recreation (monthly)	
	100
Eating Out / Lunches	
Baby Sitters	
Activities / Trips	
Vacation	
Pets	
Hobbies and Sports	100
Other	
Category 9 - Clothing (monthly)	
	320
Children's Clothing Needs	160
Husband/Wife Clothing Needs	160

Other	
Category 10 - Savings (monthly)	
	0
Savings Account	
Credit Union	
Other	
Category 11 - Health & Wellness (monthly)	
	259
Doctor	25
Dentist	
Prescriptions	234
Eye Glasses / Contacts	
HSA or FSA Contributions	
Other	
Category 12 - Miscellaneous (monthly)	
	586
Toiletries / Cosmetics	
Beauty / Barber	50
Laundry / Cleaning	
Allowances	64
Subscriptions	147
Gifts (including Christmas)	
Cash	
Other	324
Category 13 - Investments (monthly)	
	178
Employer 401k/403b plans	78
Retirement IRAs	
College Funds	
Non-Retirement Stocks, Bonds, Mutual Funds	
Investment Real Estate	
Other	100
Category 14 - School/Child Care (monthly)⁽¹⁾	
	0
School Tuition	
School Books, Supplies, Materials, etc	
Transportation	
Day Care	
Tutoring, Lessons for Music, Dance, etc	
Other	
Total Expenses	7,107

(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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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
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4																	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:	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
Date																		
1																		0
2																		0
3																		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
5																				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:	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
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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:	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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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:	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
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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

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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
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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:	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
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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:	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
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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:	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
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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	

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