

**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
<b>Total Credit Cards</b>		<b>0</b>		

**AUTO LOANS**

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due
<b>Total Auto Loans</b>		<b>0</b>		

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

Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due
<b>Total Home Mortgages</b>		<b>0</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
<b>Total Other Debt</b>		<b>0</b>		



Month:	October	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					102.96										
3		650.00					250.00								
4															
5															
6															
7					26.13	43.01									
8													288.44		
9													32.56		
10															
11	5,947.00		1,830.25			47.60	305.31				1,000.00	43.29	42.92	237.88	
12															
13															
14															
15					113.42	34.00							923.35		
16					31.17										
17															
18		750.00		129.00											
19															
20															
21					109.54	42.00									
22		350.00													
23															
24									120.00						
25	5,947.00		1,830.25				305.31					43.29		237.88	
26															
27															
28					82.01	46.29							644.15		
29															
30															
31															
This month Actual	11,894	1,750	3,661	129	465	213	861	0	120	0	1,000	87	1,931	476	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					
<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					

Percentage Spending Plan							
Gross Monthly Income			from Current Spending Plan:	12,885	154,622	Annual Income	
	Input appropriate % from "Percentage Guide"						
Income Deductions	Percentage	x	Gross Monthly Income	=	Guideline Amount		
1. Tithe/Giving	10%	x	12,885	=	1,289		
2. Total Taxes	no guideline		actual from Current Spending Plan:		3,965		
Net Spendable Income (NSI)					7,632	91,580	Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount	
3. Housing	29%	x	7,632	=	2,213.18	
4. Food	11%	x	7,632	=	839.48	
5. Transportation	13%	x	7,632	=	992.11	
6. Insurance	5%	x	7,632	=	381.58	
7. Debts	5%	x	7,632	=	381.58	
8. Entertainment/Recreation	8%	x	7,632	=	610.53	
9. Clothing	7%	x	7,632	=	534.22	
10. Savings	5%	x	7,632	=	381.58	
11. Health & Wellness	5%	x	7,632	=	381.58	
12. Miscellaneous	7%	x	7,632	=	534.22	
13. Investments	5%	x	7,632	=	381.58	
14. School/Child Care	no guideline					
Total Percentages: (cannot exceed 100%)			100%			
Total Guideline Expenses: (cannot exceed Net Spendable Income)					7,631.65	OK

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

<b>Net Spendable Income</b>	<b>7,520</b>
<b>Less Total Expenses</b>	<b>7,460</b>
<b>Surplus or Deficit</b>	<b>60</b>

**Monthly Income**

<b>Gross Monthly Income</b>	<b>12,885</b>
Monthly Salary	12,885
Interest Income	
Dividends	
Commissions	
Bonuses/Tips	
Retirement Income	
Net Business Income	
Other Income	
<b>LESS</b>	
<b>Category 1 - Tithe/Giving (monthly)</b>	<b>1,400</b>
The Local Church	1,300
The Poor	
Other Ministries	
Other Giving	100
<b>Category 2 - Taxes (monthly)</b>	<b>3,965</b>
Taxes (Fed, State, Medicare, Social Security)	3,965
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>	
<b>NET SPENDABLE INCOME (monthly)</b>	<b>7,520</b>

**Monthly Expenses**

<b>Category 3 - Housing (monthly)</b>	<b>955</b>
Mortgage(s) (from Debt List)	0
Extra Mortgage Payment	
Rent	
Insurance	175
Property Taxes	350
Electricity	170
Gas	
Water	

Sanitation	
Telephone / Cell phone	
Maintenance	200
Internet / Cable Service	60
Other	
<b>Category 4 - Food (monthly)</b>	
	<b>400</b>
Grocery	400
Other	
<b>Category 5 - Transportation (monthly)</b>	
	<b>545</b>
Auto Payment(s) (from Debt List)	0
Extra Auto Payment	
Gas & Oil	300
Auto Insurance	175
Licenses & Taxes	20
Maintenance	50
Replacement	
Other - Tolls/Parking/Transit Fares	
<b>Category 6 - Insurance (monthly)</b>	
	<b>155</b>
Life	
Health/Dental	145
Disability	10
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>1,400</b>
Eating Out / Lunches	400
Baby Sitters	
Activities / Trips	
Vacation	500
Pets	
Hobbies and Sports	500
Other	
<b>Category 9 - Clothing (monthly)</b>	
	<b>0</b>
Children's Clothing Needs	
Husband/Wife Clothing Needs	
Other	

<b>Category 10 - Savings (monthly)</b>	<b>2,000</b>
Savings Account	2,000
Credit Union	
Other	
<b>Category 11 - Health &amp; Wellness (monthly)</b>	<b>105</b>
Doctor	50
Dentist	5
Prescriptions	
Eye Glasses / Contacts	
HSA or FSA Contributions	50
Other	
<b>Category 12 - Miscellaneous (monthly)</b>	<b>1,400</b>
Toiletries / Cosmetics	200
Beauty / Barber	100
Laundry / Cleaning	
Allowances	
Subscriptions	
Gifts (including Christmas)	300
Cash	200
Other	600
<b>Category 13 - Investments (monthly)</b>	<b>500</b>
Employer 401k/403b plans	500
Retirement IRAs	
College Funds	
Non-Retirement Stocks, Bonds, Mutual Funds	
Investment Real Estate	
Other	
<b>Category 14 - School/Child Care (monthly)<sup>(1)</sup></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>7,460</b>

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

**Monthly Budget**

Monthly Budget																		
				For Year :	2024/25												TOTAL	SURPLUS /
Category:	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT			HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	EXPENSES	(DEFICIT)	
Month									RECREATION	CLOTHING	SAVINGS							
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	11,894	1,750	3,661	129	465	213	861	0	120	0	1,000	87	1,931	476	0	10,692	1,202	
Nov	12,885	1,700	3,965	930	585	545	405	0	950	0	1,750	255	1,200	600	0	12,885	0	
Dec																0	0	
	24,779	3,450	7,626	1,059	1,050	758	1,266	0	1,070	0	2,750	342	3,131	1,076	0	23,577	1,202	

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**Monthly Budget**

Month:	<b>January</b>	Year:	<b>2024/25</b>															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
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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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
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
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>

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**Monthly Budget**

Month:	<b>February</b>	Year:	<b>2024/25</b>															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																		
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This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
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
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>

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**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
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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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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**Monthly Budget**

Month:	April		Year:	2024/25															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	
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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	
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>	
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	
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>	

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**Monthly Budget**

Month:	<b>May</b>		Year:	<b>2024/25</b>															
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	
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	0	
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
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	
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

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**Monthly Budget**

Month:	June		Year:	2024/25														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	
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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	
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
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	
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

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**Monthly Budget**

Month:	<b>July</b>		Year:	<b>2024/25</b>															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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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	
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>	
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	
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>	

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**Monthly Budget**

Month:	<b>August</b>	Year:	<b>2024/25</b>															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
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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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
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
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>

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**Monthly Budget**

Month:	<b>September</b>	Year:	<b>2024/25</b>															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
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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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
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
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>

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**Monthly Budget**

Month:	<b>October</b>	Year:	<b>2024/25</b>															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	11,894	1,750	3,661	129	465	213	861	0	120	0	1,000	87	1,931	476	0	10,692		1,202
Date																		
1																		0
2																		0
3																		0
4																		0
5																		0
6																		0
7																		0
8																		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
<b>This Month vs. Budget</b>	<b>(11,894)</b>	<b>1,750</b>	<b>3,661</b>	<b>129</b>	<b>465</b>	<b>213</b>	<b>861</b>	<b>0</b>	<b>120</b>	<b>0</b>	<b>1,000</b>	<b>87</b>	<b>1,931</b>	<b>476</b>	<b>0</b>	<b>10,692</b>		
Year to Date Budget	11,894	1,750	3,661	129	465	213	861	0	120	0	1,000	87	1,931	476	0	10,692		
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
<b>YTD Actual vs. Budget</b>	<b>(11,894)</b>	<b>1,750</b>	<b>3,661</b>	<b>129</b>	<b>465</b>	<b>213</b>	<b>861</b>	<b>0</b>	<b>120</b>	<b>0</b>	<b>1,000</b>	<b>87</b>	<b>1,931</b>	<b>476</b>	<b>0</b>	<b>10,692</b>		

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**Monthly Budget**

Month:	<b>November</b>	Year:	<b>2024/25</b>															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	12,885	1,700	3,965	930	585	545	405	0	950	0	1,750	255	1,200	600	0	12,885		0
Date																		
1					92.37	17.50												110
2																		0
3																		0
4		2,150.00					250.00											2,400
5																		0
6																		0
7																		0
8																		0
9																		0
10																		0
11																		0
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27																		0
28																		0
29																		0
30																		0
31																		0
This Month Actual	0	2,150	0	0	92	18	250	0	0	0	0	0	0	0	0	2,510		(2,510)
This Month vs. Budget	(12,885)	(450)	3,965	930	493	528	155	0	950	0	1,750	255	1,200	600	0	10,375		
Year to Date Budget	24,779	3,450	7,626	1,059	1,050	758	1,266	0	1,070	0	2,750	342	3,131	1,076	0	23,577		
Year to Date Actual	0	2,150	0	0	92	18	250	0	0	0	0	0	0	0	0	2,510		(2,510)
YTD Actual vs. Budget	(24,779)	1,300	7,626	1,059	958	740	1,016	0	1,070	0	2,750	342	3,131	1,076	0	21,067		

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**Monthly Budget**

Month:	<b>December</b>	Year:	<b>2024/25</b>															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	0
Date																		
1																		0
2																		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	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	24,779	3,450	7,626	1,059	1,050	758	1,266	0	1,070	0	2,750	342	3,131	1,076	0	23,577		
Year to Date Actual	0	2,150	0	0	92	18	250	0	0	0	0	0	0	0	0	2,510		(2,510)
YTD Actual vs. Budget	(24,779)	1,300	7,626	1,059	958	740	1,016	0	1,070	0	2,750	342	3,131	1,076	0	21,067		

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