Assets & Liabilities

Date: **October 2, 2024**

ASSETS (Present Market Value)

Cash On Hand (both husband and wife if married)
Checking Accounts
Savings Accounts
HSA / FSA 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 (look up value, e.g., kbb.com)
Automobile 2 (look up value, e.g., kbb.com)
Automobile 3 (look up value, e.g., kbb.com)
Personal Property (Furniture, Jewelry, etc.)
Retirement Savings (401k, 403b, IRAs, Pension, etc.)
College Savings
Other Assets

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

Total Credit Cards 0

AUTO LOANS

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due

Total Auto Loans **0**

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

Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due

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

Total Other Debt **0**

Total Liabilities/Debts
NET WORTH (Total Assets minus Total Liabilities/Debts)

Balance	Comments
1,000	
39,632	
2,447	
0	
145,188	T-bill mutual fund for emergency/1-2 year cash needs. High Yield bond fund for 2-5 year cash needs.
0	
0	
435,300	
0	
0	
4,000	
12,500	
0	
20,000	
952,118	Does not include military pension of $5216 per month
40,989	
0	
1,653,174	

Balance Due

0

Balance Due

0

Balance Due

0

Balance Due

0

0

1,653,174

Form Version Nov 1, 2023

30 Day Tracker

Month: **Oct** Year: **2024**

Category Date	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
1	18,566.00	4,000.00	3,854.00				712.00						60.00	2,200.00		10,826	
2				170.00	107.00								72.00			349	
3				427.00									100.00			527	
4													29.00			29	
5										246.00						246	
6												12.00				12	
7		168.00		250.00						25.00						443	
8					251.00								64.00			315	
9					34.00				10.00							44	
10		1,000.00			39.15				99.00							1,138	
11					105.00	55.00			15.00				360.00			535	
12																0	
13						44.00			6.00							50	
14					120.00				105.00							225	
15																0	
16									5.00							5	
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	18,566	5,168	3,854	847	656	99	712	0	240	271	0	12	685	2,200	0	14,744	3,822

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Instructions
1. Find the family situation that most closely represents your family (i.e. Married with 4 children, Single with roommate, etc.).
2. Find the gross income level that most closely represents your family (i.e. $25,000 to $125,000).
3. Taxes include all current actual monthly Federal, Social Security, Medicare, State, and Local Income Tax Taxes.

Suggested Percentage Guidelines For Family Income

(Married with 4 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	38%	38%	34%	33%	32%	32%
4. Food	15%	15%	14%	14%	14%	14%
5. Transportation	14%	14%	12%	12%	11%	11%
6. Insurance	5%	5%	5%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	4%	4%	5%	5%	5%
9. Clothing	5%	5%	6%	6%	7%	7%
10. Savings	4%	4%	5%	5%	5%	5%
11. Health & Wellness	8%	7%	7%	7%	7%	7%
12. Miscellaneous	3%	3%	5%	5%	5%	5%
13. Investments	0%	0%	3%	3%	4%	4%
Total Net Spendable Income:	100%	100%	100%	100%	100%	100%
14. School/Child Care			no guideline percentages			

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			

Suggested Percentage Guidelines For Family Income

(Married with No 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	40%	36%	34%	32%	31%	30%
4. Food	15%	14%	13%	12%	11%	11%
5. Transportation	15%	14%	14%	13%	13%	13%
6. Insurance	5%	5%	5%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	4%	4%	5%	7%	7%
9. Clothing	4%	4%	5%	6%	6%	7%
10. Savings	4%	4%	4%	5%	5%	5%
11. Health & Wellness	6%	6%	6%	6%	5%	5%
12. Miscellaneous	3%	4%	5%	6%	7%	7%
13. Investments	0%	4%	5%	5%	5%	5%
Total Net Spendable Income:	100%	100%	100%	100%	100%	100%
14. School/Child Care			no guideline percentages			

Suggested Percentage Guidelines For Individual Income

(Single with 1 Child)

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	40%	39%	39%	36%	34%	30%
4. Food	15%	14%	14%	13%	13%	12%
5. Transportation	15%	14%	14%	13%	13%	12%
6. Insurance	3%	3%	4%	4%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	4%	4%	6%	6%	6%
9. Clothing	5%	5%	5%	6%	7%	7%
10. Savings	5%	5%	5%	5%	5%	5%
11. Health & Wellness	6%	7%	6%	6%	6%	6%
12. Miscellaneous	3%	4%	4%	6%	6%	6%
13. Investments	0%	0%	0%	0%	0%	6%
Total Net Spendable Income:	100%	100%	100%	100%	100%	100%
14. School/Child Care			no guideline percentages			

Suggested Percentage Guidelines For Individual Income

(Single with No Children / Living Alone)

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	40%	38%	36%	34%	32%	30%
4. Food	6%	6%	7%	7%	7%	7%
5. Transportation	15%	15%	14%	14%	13%	13%
6. Insurance	4%	4%	4%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	6%	6%	7%	7%	8%	9%
9. Clothing	5%	6%	6%	7%	8%	8%
10. Savings	5%	5%	5%	5%	5%	5%
11. Health & Wellness	6%	5%	5%	5%	4%	4%
12. Miscellaneous	5%	6%	6%	6%	7%	7%
13. Investments	3%	4%	5%	5%	6%	7%
Total Net Spendable Income:	100%	100%	100%	100%	100%	100%
14. School/Child Care			no guideline percentages			

Suggested Percentage Guidelines For Individual Income

(Single with No Children / Living with Roommate)

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	25%	24%	23%	22%	21%	20%
4. Food	6%	6%	6%	7%	7%	7%
5. Transportation	20%	19%	18%	16%	15%	13%
6. Insurance	4%	4%	4%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	9%	9%	9%	9%	10%	10%
9. Clothing	7%	7%	7%	7%	7%	8%
10. Savings	8%	8%	9%	10%	10%	10%
11. Health & Wellness	6%	6%	6%	5%	5%	5%
12. Miscellaneous	5%	6%	6%	7%	7%	7%
13. Investments	5%	6%	7%	7%	8%	10%
Total Net Spendable Income:	100%	100%	100%	100%	100%	100%
14. School/Child Care			no guideline percentages			

Revised Nov 1, 2023

Percentage Spending Plan

Gross Monthly Income | *from Current Spending Plan:* | **37,133** | **445,596** | **Annual Income**

Income Deductions	**Percentage** (Input appropriate % from "Percentage Guide")	**x**	**Gross Monthly Income**	**=**	**Guideline Amount**
1. Tithe/Giving	10%	x	37,133		**3,713**
2. Total Taxes	***no guideline***		***actual from Current Spending Plan:***		**7,708**
Net Spendable Income (NSI)					**25,712**

308,540 **Annual NSI**

Expense Category	**Percentage**	**x**	**Net Spendable Income**	**=**	**Guideline Amount**
3. Housing	29%	x	25,712	=	7,456.39
4. Food	11%	x	25,712	=	2,828.29
5. Transportation	13%	x	25,712	=	3,342.52
6. Insurance	5%	x	25,712	=	1,285.59
7. Debts	5%	x	25,712	=	1,285.59
8. Entertainment/Recreation	8%	x	25,712	=	2,056.94
9. Clothing	7%	x	25,712	=	1,799.82
10. Savings	5%	x	25,712	=	1,285.59
11. Health & Wellness	5%	x	25,712	=	1,285.59
12. Miscellaneous	7%	x	25,712	=	1,799.82
13. Investments	5%	x	25,712	=	1,285.59
14. School/Child Care	***no guideline***				

Total Percentages: ***(cannot exceed 100%)*** **100%**

Total Guideline Expenses: (cannot exceed Net Spendable Income) **25,711.70** OK

Revised Nov 1, 2023

Spending Plan	Current	Guideline	New Budget	Comments
INCOME vs. EXPENSE SUMMARY (calculated)				
Net Spendable Income	**21,425**	**Current**	**21,425**	
Less Total Expenses	**21,130**		**21,425**	
Surplus or Deficit	**295**		**0**	
Monthly Income				
Gross Monthly Income	***37,133***	***37,133***	***37,133***	
Monthly Salary	37,133		29,422	
Interest Income				
Dividends				
Commissions				
Bonuses/Tips				
Retirement Income			5,216	
Net Business Income				
Other Income			2,495	
LESS				
Category 1 - Tithe/Giving (monthly)	***8,000***	***3,713***	***8,000***	
The Local Church	3,713		3,713	
The Poor	400		400	
Other Ministries	3,887		3,887	
Other Giving				
Category 2 - Taxes (monthly)	***7,708***	***7,708***	***7,708***	
Taxes (Fed, State, Medicare, Social Security)	7,708		7,708	
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)	**21,425**	**25,712**	**21,425**	
Monthly Expenses				
Category 3 - Housing (monthly)	***2,190***	***7,456***	***2,190***	
Mortgage(s) *(from Debt List)*	0		0	
Extra Mortgage Payment				
Rent				
Insurance	295		295	
Property Taxes	180		180	
Electricity	220		220	
Gas	55		55	
Water	50		50	
Sanitation	50		50	
Telephone / Cell phone	230		230	
Maintenance	535		535	
Internet / Cable Service	225		225	
Other	350		350	
Category 4 - Food (monthly)	***1,700***	***2,828***	***1,700***	
Grocery	1,700		1,700	
Other				
Category 5 - Transportation (monthly)	***1,725***	***3,343***	***1,725***	
Auto Payment(s) *(from Debt List)*	0		0	
Extra Auto Payment				
Gas & Oil	300		300	
Auto Insurance	400		400	
Licenses & Taxes	25		25	
Maintenance	200		200	
Replacement	800		800	
Other - Tolls/Parking/Transit Fares				
Category 6 - Insurance (monthly)	***805***	***1,286***	***805***	
Life	330		330	
Health/Dental	315		315	
Disability	160		160	
Other				
Category 7 - Debts (monthly)	***0***	***1,286***	***0***	
Total Credit Cards *(from Debt List)*	0		0	
Total Other Debt *(from Debt List)*	0		0	
Extra Debt Payments				
Category 8 - Entertainment & Recreation (monthly)	***1,535***	***2,057***	***1,830***	
Eating Out / Lunches	1,000		1,295	More lunches with new church members
Baby Sitters				
Activities / Trips				
Vacation	335		335	
Pets				
Hobbies and Sports	200		200	
Other				
Category 9 - Clothing (monthly)	***375***	***1,800***	***375***	
Children's Clothing Needs				
Husband/Wife Clothing Needs	375		375	
Other				
Category 10 - Savings (monthly)	***5,000***	***1,286***	***5,000***	
Savings Account	5,000		5,000	
Credit Union				
Other				
Category 11 - Health & Wellness (monthly)	***300***	***1,286***	***300***	
Doctor	50		50	
Dentist				
Prescriptions				
Eye Glasses / Contacts				
HSA or FSA Contributions	250		250	
Other				
Category 12 - Miscellaneous (monthly)	***3,000***	***1,800***	***3,000***	
Toiletries / Cosmetics				
Beauty / Barber				
Laundry / Cleaning				
Allowances				
Subscriptions				
Gifts (including Christmas)				
Cash				
Other	3,000		3,000	
Category 13 - Investments (monthly)	***4,500***	***1,286***	***4,500***	
Employer 401k/403b plans	4,500		4,500	
Retirement IRAs				
College Funds				
Non-Retirement Stocks, Bonds, Mutual Funds				
Investment Real Estate				
Other				
Category 14 - School/Child Care (monthly)[1]	***0***		***0***	
School Tuition				
School Books, Supplies, Materials, etc				
Transportation				
Day Care				
Tutoring, Lessons for Music, Dance, etc				
Other				
Total Expenses	**21,130**	**25,712**	**21,425**	

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

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Monthly Budget

Monthly Budget **For Year :**

Category: Month	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / (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	37,133	8,000	7,708	2,190	1,700	1,725	805	0	1,830	375	5,000	300	3,000	4,500	0	37,133	0
Nov																0	0
Dec																0	0
	37,133	8,000	7,708	2,190	1,700	1,725	805	0	1,830	375	5,000	300	3,000	4,500	0	37,133	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
Date																	
1																0	
2																0	
3																0	
4																0	
5																0	
6																0	
7																0	
8																0	
9																0	
10																0	
11																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
This Month vs. Budget		**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	
Year to Date Actual		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**	

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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
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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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**	
Year to Date Budget	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**	

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Monthly Budget

Month: **March** 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
Date																	
1																0	
2																0	
3																0	
4																0	
5																0	
6																0	
7																0	
8																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
This Month vs. Budget		**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	
Year to Date Actual		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**	

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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
Date																	
1																0	
2																0	
3																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
This Month vs. Budget		**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	
Year to Date Actual		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**	

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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
Date																	
1																0	
2																0	
3																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**	
Year to Date Budget	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**	

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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
Date																	
1																0	
2																0	
3																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
This Month vs. Budget		**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	
Year to Date Actual		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**	

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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
Date																	
1																0	
2																0	
3																0	
4																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
This Month vs. Budget		**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	
Year to Date Actual		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**	

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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	
3																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**	
Year to Date Budget	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**	

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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	
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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**	
Year to Date Budget	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**	

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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	37,133	8,000	7,708	2,190	1,700	1,725	805	0	1,830	375	5,000	300	3,000	4,500	0	37,133	0
Date																	
1	18,566.00	4,000.00	3,854.00				712.00						60.00			8,626	
2				170.00	107.00								72.00			349	
3				427.00		55.00							100.00			582	
4				213.00									29.00			242	
5				63.00												63	
6						54.00						12.00				66	
7		168.00		250.00												418	
8						30.00			10.00				64.00			104	
9				104.00	251.00				99.00							454	
10		1,000.00			34.00				15.00							1,049	
11				45.00	39.15								360.00			444	
12					105.00				6.00							111	
13				220.00					105.00							325	
14													40.00			40	
15	18,567.00	4,000.00	3,854.00						5.00		5,000.00			4,500.00		17,359	
16													30.00			30	
17																0	
18				110.00	120.00				65.00				60.00			355	
19																0	
20				200.00					30.00				225.00			455	
21					290.00											290	
22													312.00			312	
23				214.00												214	
24					132.00	30.00			45.00							207	
25													21.00			21	
26									60.00							60	
27						58.00							625.00			683	
28						38.00			115.00							153	
29						500.00							325.00			825	
30					128.00				75.00							203	
31										170.00			350.00			520	
This Month Actual	37,133	9,168	7,708	2,016	1,206	765	712	0	630	170	5,000	12	2,673	4,500	0	34,560	2,573
This Month vs. Budget	**0**	**(1,168)**	**0**	**174**	**494**	**960**	**93**	**0**	**1,200**	**205**	**0**	**288**	**327**	**0**	**0**	**2,573**	
Year to Date Budget	37,133	8,000	7,708	2,190	1,700	1,725	805	0	1,830	375	5,000	300	3,000	4,500	0	37,133	
Year to Date Actual	37,133	9,168	7,708	2,016	1,206	765	712	0	630	170	5,000	12	2,673	4,500	0	34,560	2,573
YTD Actual vs. Budget	**0**	**(1,168)**	**0**	**174**	**494**	**960**	**93**	**0**	**1,200**	**205**	**0**	**288**	**327**	**0**	**0**	**2,573**	

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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	
3																0	
4																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**	
Year to Date Budget	37,133	8,000	7,708	2,190	1,700	1,725	805	0	1,830	375	5,000	300	3,000	4,500	0	37,133	
Year to Date Actual	37,133	9,168	7,708	2,016	1,206	765	712	0	630	170	5,000	12	2,673	4,500	0	34,560	2,573
YTD Actual vs. Budget	**0**	**(1,168)**	**0**	**174**	**494**	**960**	**93**	**0**	**1,200**	**205**	**0**	**288**	**327**	**0**	**0**	**2,573**	

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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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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**	
Year to Date Budget	37,133	8,000	7,708	2,190	1,700	1,725	805	0	1,830	375	5,000	300	3,000	4,500	0	37,133	
Year to Date Actual	37,133	9,168	7,708	2,016	1,206	765	712	0	630	170	5,000	12	2,673	4,500	0	34,560	2,573
YTD Actual vs. Budget	**0**	**(1,168)**	**0**	**174**	**494**	**960**	**93**	**0**	**1,200**	**205**	**0**	**288**	**327**	**0**	**0**	**2,573**	

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