

Assets & Liabilities	
Date:	November 7, 2024

November 7, 2024

<i>ASSETS</i> (Present Market Value)					
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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

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
Capital One		49.00	9.90%	0
Chase		85.00	6.00%	0
Nordstrom		44.00	10.00%	0
Synchrony/Paypal		111.00	12.50%	1
Capital One		286.00	9.90%	0
Citi Bank		100.00	9.90%	0
Lending Club		682.00	5.00%	0
US Bank		259.00	23.90%	0
Discover		50.00	24.19%	0
Credit Union		195.00	9.90%	0
Total Credit Cards		1,861		

AUTO LOANS

Loan Company	Year, Make, Model	Payment	Interest Rate	Past Due
Capital One	2016. Infiniti. QX80	483.00	3.79%	0
Credit Union	2017. Ford. F150	554.00	8	0
Total Auto Loans		1,037		

HOME MORTGAGES (includes home equity loans or lines of credit)	
2019	100%
2020	100%
2021	100%
2022	100%
2023	100%
2024	100%
2025	100%
2026	100%
2027	100%
2028	100%
2029	100%
2030	100%

Mortgage Service Company	Property Address	Payment	Interest Rate	Past Due
Rocket	179 Chandeleur Dr. Moorsv	1,980.00	2.50%	0
Lending Club		682.00	5.00%	0
Carrington		422.00	6.75%	0
Total Home Mortgages		3,084		

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

[illegible]

Total Other Debt	0
Total Liabilities/Depts	
NET WORTH (Total Assets minus Total Liabilities/Depts)	

0

442,811

753,714

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30 Day Tracker																	This Month
Month:	November 7	Year:	2024						ENTERTAINMENT			HEALTH &			SCHOOL/	TOTAL	This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	RECREATION	CLOTHING	SAVINGS	WELLNESS	MISC.	INVESTMENTS	CHILD CARE	EXPENSES	SURPLUS / DEFICIT
Date																	
1					17.90											18	
2		33.00			160.49								38.98			232	
3																0	
4																0	
5																0	
6																0	
7																0	
8																0	
9																0	
10																0	
11																0	
12																0	
13																0	
14	4,405.00			422.00		556.00		526.77								1,505	
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	4,405	33	0	422	178	556	0	527	0	0	0	0	39	0	0	1,755	2,650
																Form Version Nov 1, 2023	

Instructions:
1. Find the family situation that most closely represents your family (i.e. Married with 4 children, Single with 1 child, etc.).
2. Find the gross income level that most closely represents your family (i.e. \$25,000 to \$29,999).
3. Taxes include all current annual monthly Payroll, Social Security, Medicare, State, and local income tax taxes.

Suggested Percentage Guidelines For Family Income

Married with 4 Children

GROSS HOUSEHOLD INCOME:	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
1. Take Home Pay	100%	100%	100%	100%	100%	100%
2. Total Taxes	Use Current Monthly Taxes					

Net Spendable Income (Gross Income - Take Home Pay) - Total Taxes percentages below add to 100%						
A. Housing	25%	25%	25%	25%	25%	25%
B. Food	12%	12%	12%	12%	12%	12%
C. Transportation	14%	14%	12%	12%	12%	12%
D. Insurance	5%	5%	5%	5%	5%	5%
E. Utilities	5%	5%	5%	5%	5%	5%
F. Entertainment/Recreation	3%	4%	4%	5%	5%	5%
G. Clothing	5%	5%	5%	5%	7%	7%
H. Savings	4%	4%	5%	5%	5%	5%
I. Health & Wellness	8%	7%	7%	7%	7%	7%
J. Miscellaneous	3%	3%	5%	5%	5%	5%
K. Investments	0%	0%	0%	0%	4%	4%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

LA School/Child Care no guideline percentages

Suggested Percentage Guidelines For Family Income

Married with 2 Children

GROSS HOUSEHOLD INCOME:	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
1. Take Home Pay	100%	100%	100%	100%	100%	100%
2. Total Taxes	Use Current Monthly Taxes					

Net Spendable Income (Gross Income - Take Home Pay) - Total Taxes percentages below add to 100%						
A. Housing	30%	30%	30%	30%	30%	30%
B. Food	12%	12%	12%	12%	12%	12%
C. Transportation	12%	12%	12%	14%	13%	13%
D. Insurance	5%	5%	5%	5%	5%	5%
E. Utilities	5%	5%	5%	5%	5%	5%
F. Entertainment/Recreation	3%	5%	5%	7%	7%	8%
G. Clothing	4%	5%	5%	6%	7%	7%
H. Savings	5%	5%	5%	5%	5%	5%
I. Health & Wellness	5%	6%	6%	6%	6%	6%
J. Miscellaneous	4%	4%	6%	6%	7%	7%
K. Investments	0%	0%	0%	0%	0%	0%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

LA School/Child Care no guideline percentages

Suggested Percentage Guidelines For Family Income

Single with No Children

GROSS HOUSEHOLD INCOME:	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
1. Take Home Pay	100%	100%	100%	100%	100%	100%
2. Total Taxes	Use Current Monthly Taxes					

Net Spendable Income (Gross Income - Take Home Pay) - Total Taxes percentages below add to 100%						
A. Housing	40%	35%	35%	32%	31%	30%
B. Food	12%	14%	12%	12%	11%	11%
C. Transportation	12%	14%	14%	13%	13%	13%
D. Insurance	5%	5%	5%	5%	5%	5%
E. Utilities	5%	5%	5%	5%	5%	5%
F. Entertainment/Recreation	3%	4%	4%	5%	7%	7%
G. Clothing	4%	4%	5%	6%	6%	7%
H. Savings	4%	4%	4%	5%	5%	5%
I. Health & Wellness	6%	6%	6%	6%	5%	5%
J. Miscellaneous	3%	4%	5%	6%	7%	7%
K. Investments	0%	0%	0%	0%	0%	0%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

LA School/Child Care no guideline percentages

Suggested Percentage Guidelines For Individual Income

Single with 1 Child

GROSS HOUSEHOLD INCOME:	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
1. Take Home Pay	100%	100%	100%	100%	100%	100%
2. Total Taxes	Use Current Monthly Taxes					

Net Spendable Income (Gross Income - Take Home Pay) - Total Taxes percentages below add to 100%						
A. Housing	40%	35%	35%	35%	34%	30%
B. Food	12%	14%	14%	13%	13%	13%
C. Transportation	12%	14%	14%	13%	13%	13%
D. Insurance	3%	3%	4%	4%	5%	5%
E. Utilities	5%	5%	5%	5%	5%	5%
F. Entertainment/Recreation	3%	4%	4%	5%	6%	6%
G. Clothing	5%	5%	5%	6%	7%	7%
H. Savings	5%	5%	5%	5%	5%	5%
I. Health & Wellness	6%	7%	6%	6%	6%	6%
J. Miscellaneous	3%	4%	4%	6%	6%	6%
K. Investments	0%	0%	0%	0%	0%	0%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

LA School/Child Care no guideline percentages

Suggested Percentage Guidelines For Individual Income

Single with No Children Living Alone

GROSS HOUSEHOLD INCOME:	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
1. Take Home Pay	100%	100%	100%	100%	100%	100%
2. Total Taxes	Use Current Monthly Taxes					

Net Spendable Income (Gross Income - Take Home Pay) - Total Taxes percentages below add to 100%						
A. Housing	40%	35%	35%	34%	32%	30%
B. Food	6%	6%	7%	7%	7%	7%
C. Transportation	12%	12%	14%	14%	13%	13%
D. Insurance	4%	4%	4%	5%	5%	5%
E. Utilities	5%	5%	5%	5%	5%	5%
F. Entertainment/Recreation	6%	6%	7%	7%	8%	8%
G. Clothing	5%	6%	6%	7%	8%	8%
H. Savings	5%	5%	5%	5%	5%	5%
I. Health & Wellness	6%	5%	5%	5%	4%	4%
J. Miscellaneous	5%	6%	6%	6%	7%	7%
K. Investments	3%	4%	5%	5%	5%	7%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

LA School/Child Care no guideline percentages

Suggested Percentage Guidelines For Individual Income

Single with No Children Living with Spouse

GROSS HOUSEHOLD INCOME:	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
1. Take Home Pay	100%	100%	100%	100%	100%	100%
2. Total Taxes	Use Current Monthly Taxes					

Net Spendable Income (Gross Income - Take Home Pay) - Total Taxes percentages below add to 100%						
A. Housing	40%	40%	35%	32%	31%	30%
B. Food	6%	6%	6%	7%	7%	7%
C. Transportation	20%	18%	18%	18%	15%	13%
D. Insurance	4%	4%	4%	5%	5%	5%
E. Utilities	5%	5%	5%	5%	5%	5%
F. Entertainment/Recreation	9%	9%	9%	9%	10%	10%
G. Clothing	7%	7%	7%	7%	7%	8%
H. Savings	6%	6%	6%	10%	10%	10%
I. Health & Wellness	6%	6%	6%	5%	5%	5%
J. Miscellaneous	3%	6%	6%	7%	7%	7%
K. Investments	5%	6%	7%	7%	6%	10%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

LA School/Child Care no guideline percentages

Percentage Spending Plan					
Gross Monthly Income		From Current Spending Plan:		0	0 Annual Income
		Input appropriate % from "Percentage Guide"			
Income Deductions		Percentage	x	Gross Monthly Income	= Guideline Amount
1. Title/Giving		10%	x	-	0
2. Total Taxes		no guideline		actual from Current Spending Plan:	0
Net Spendable Income (NSI)				0	0 Annual NSI
Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount
3. Housing	32%	x	-	=	0
4. Food	13%	x	-	=	0
5. Transportation	13%	x	-	=	0
6. Insurance	5%	x	-	=	0
7. Debts	5%	x	-	=	0
8. Entertainment/Recreation	5%	x	-	=	0
9. Clothing	5%	x	-	=	0
10. Savings	5%	x	-	=	0
11. Health & Wellness	6%	x	-	=	0
12. Miscellaneous	6%	x	-	=	0
13. Investments	5%	x	-	=	0
14. School/Child Care	no guideline				
Total Percentages: (cannot exceed 100%)		100%			
Total Guideline Expenses: (cannot exceed Net Spendable Income)			0		OK

Spending Plan	Current
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INCOME vs. EXPENSE SUMMARY (calculated)

Net Spendable Income	0
Less Total Expenses	5,982
Surplus or Deficit	(5,982)

Monthly Income

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

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

Category 2 - Taxes (monthly)	0
Taxes (Fed, State, Medicare, Social Security)	
Other	

Do not include medical/dental premiums, retirement plans, HSA/FSA contributions, charity contributions that are deducted from paychecks. Include those deductions on

NET SPENDABLE INCOME (monthly)	0
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Monthly Expenses

Category 3 - Housing (monthly)	3,084
Mortgage(s) (from Debt List)	3,084
Extra Mortgage Payment	
Rent	
Insurance	
Property Taxes	
Electricity	
Gas	
Water	

Sanitation	
Telephone / Cell phone	
Maintenance	
Internet / Cable Service	
Other	
Category 4 - Food (monthly)	0
Grocery	
Other	
Category 5 - Transportation (monthly)	1,037
Auto Payment(s) (from Debt List)	1,037
Extra Auto Payment	
Gas & Oil	
Auto Insurance	
Licenses & Taxes	
Maintenance	
Replacement	
Other - Tolls/Parking/Transit Fares	
Category 6 - Insurance (monthly)	0
Life	
Health/Dental	
Disability	
Other	
Category 7 - Debts (monthly)	1,861
Total Credit Cards (from Debt List)	1,861
Total Other Debt (from Debt List)	0
Extra Debt Payments	
Category 8 - Entertainment & Recreation (monthly)	0
Eating Out / Lunches	
Baby Sitters	
Activities / Trips	
Vacation	
Pets	
Hobbies and Sports	
Other	
Category 9 - Clothing (monthly)	0

Children's Clothing Needs	
Husband/Wife Clothing Needs	
Other	
Category 10 - Savings (monthly)	0
Savings Account	
Credit Union	
Other	
Category 11 - Health & Wellness (monthly)	0
Doctor	
Dentist	
Prescriptions	
Eye Glasses / Contacts	
HSA or FSA Contributions	
Other	
Category 12 - Miscellaneous (monthly)	0
Toiletries / Cosmetics	
Beauty / Barber	
Laundry / Cleaning	
Allowances	
Subscriptions	
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⁾	0
School Tuition	
School Books, Supplies, Materials, etc	
Transportation	
Day Care	
Tutoring, Lessons for Music, Dance, etc	

Other	
Total Expenses	5,982

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

[illegible]

0	5,982

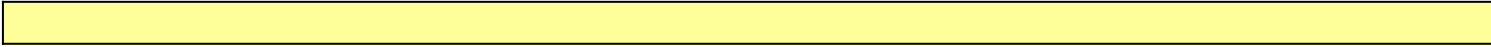
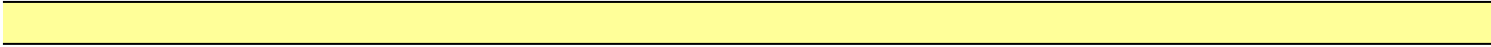
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Comments	

[illegible]

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[illegible]



Monthly Budget				For Year :													
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
Month																	
Jan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Feb	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mar	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Apr	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jun	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jul	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aug	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Oct	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nov	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dec	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
																Form Version Nov 1, 2023	

Month:	March		Year:														This Month
Category	INCOME	TITHING / GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED	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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24																	0
25																	0
26																	0
27																	0
28																	0
29																	0
30																	0
31																	0
This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	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

Month:	July		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	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	
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26																	0	
27																	0	
28																	0	
29																	0	
30																	0	
31																	0	
This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	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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[illegible]

Month:	September		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	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Year to Date	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																				

Month:	November	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	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
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24																	0
25																	0
26																	0
27																	0
28																	0
29																	0
30																	0
31																	0
This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	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																	

