

## CASE STUDY E

Mike and Sara Howard are both 45 and have 3 teenage kids. Mike works as a teacher at local middle school and Sara works as a manager at a coffee shop. They have lived in a small town in Alabama for the past 20 years. They have built a decent emergency fund but are concerned that they are not being good stewards and want to begin being more intentional living on a budget. They've always paid their credit cards off at the end of the month and believe in driving a car that is paid off. They go to church, and put a \$20 bill in the offering plate each Sunday.

Mike's job at the school provides good health and disability insurance, as well as a pension that should provide a good income in retirement. Sara's job doesn't have a lot of benefits, but they both contribute the maximum amount each year. Mike and Sara both have 20 year term life insurance policies which cover about 10x their annual income.

Help the Howard family with their budget and maintenance system.

- Complete the "% Spending Plan" tab, using appropriate percentages from the "Percentage Guide" tab.
- In the "Spending Plan" tab, complete the "new budget" column, explaining significant changes in the "old budget".
- Input their new budget into the "Monthly Budget" sheet for the month of January.
- Analyze their spending (pre-filled in the "Jan" sheet) against their budget and consider what you would recommend at your next meeting. Write your discussion points in the Comments box at the bottom of the "Jan" sheet.

**The questions below will be in the Assignment for Case Study E. They are listed here so you can be thinking about them and review the forms in this spreadsheet.**

1. While referring to the Crown Money Map, you will notice that the Howards are at Destination 4. What would you discuss with them about developing a sustainable Maintenance Plan?
2. What specific actions would you recommend to the Howards about Destination 4 adjustments to their budget?
3. Are there topics or questions you might like to discuss with the Howards about their plans and goals?



Assets & Liabilities	
Date:	

Comments

ASSETS (Present Market Value)	Balance	
Cash On Hand (both husband and wife if married)	300	
Checking Accounts	6,000	
Savings Accounts	40,000	Have approx 6-7 mo living exp in saving
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)	350,000	
Other Real Estate		
Mortgages/Notes Receivable		
Automobile 1 - 7 year old Chevy Malibu	7,600	
Automobile 2 - 7 year old Chrysler Town & Country Van	9,000	
Automobile 3 - 5 year old Honda CR-V	19,000	
Personal Property (Furniture, Jewelry, etc.)		
Retirement Savings (401k, 403b, IRAs, Pension, etc.)	350,000	
College Savings		
Other Assets		
<b>Total Assets</b>	<b>781,900</b>	

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	Balance Due
<b>Total Credit Cards</b>		<b>0</b>			<b>0</b>

AUTO LOANS					
Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due
<b>Total Auto Loans</b>		<b>0</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	Balance Due
New American Funding	456 Lark Lane	1,020.00	5.00%		150,000.00
<b>Total Home Mortgages</b>		<b>1,020</b>			<b>150,000</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	Balance Due
<b>Total Other Debt</b>		<b>0</b>			<b>0</b>

<b>Total Liabilities/Debts</b>	<b>150,000</b>
<b>NET WORTH (Total Assets minus Total Liabilities/Debts)</b>	<b>631,900</b>

**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)**

<b>GROSS HOUSEHOLD INCOME:</b>	<b>25,000</b>	<b>35,000</b>	<b>45,000</b>	<b>55,000</b>	<b>85,000</b>	<b>125,000</b>
<b>1. Tithe/Giving</b>	10%	10%	10%	10%	10%	10%
<b>2. Total Taxes</b>	<b>Use Current Monthly Taxes</b>					

**Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%**

<b>3. Housing</b>	38%	38%	34%	33%	32%	32%
<b>4. Food</b>	15%	15%	14%	14%	14%	14%
<b>5. Transportation</b>	14%	14%	12%	12%	11%	11%
<b>6. Insurance</b>	5%	5%	5%	5%	5%	5%
<b>7. Debts</b>	5%	5%	5%	5%	5%	5%
<b>8. Entertainment/Recreation</b>	3%	4%	4%	5%	5%	5%
<b>9. Clothing</b>	5%	5%	6%	6%	7%	7%
<b>10. Savings</b>	4%	4%	5%	5%	5%	5%
<b>11. Health &amp; Wellness</b>	8%	7%	7%	7%	7%	7%
<b>12. Miscellaneous</b>	3%	3%	5%	5%	5%	5%
<b>13. Investments</b>	0%	0%	3%	3%	4%	4%
<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

## 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

## 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
<b>1. Tithe/Giving</b>	10%	10%	10%	10%	10%	10%
<b>2. Total Taxes</b>	<b>Use Current Monthly Taxes</b>					
<b>Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%</b>						
<b>3. Housing</b>	40%	36%	34%	32%	31%	30%
<b>4. Food</b>	15%	14%	13%	12%	11%	11%
<b>5. Transportation</b>	15%	14%	14%	13%	13%	13%
<b>6. Insurance</b>	5%	5%	5%	5%	5%	5%
<b>7. Debts</b>	5%	5%	5%	5%	5%	5%
<b>8. Entertainment/Recreation</b>	3%	4%	4%	5%	7%	7%
<b>9. Clothing</b>	4%	4%	5%	6%	6%	7%
<b>10. Savings</b>	4%	4%	4%	5%	5%	5%
<b>11. Health &amp; Wellness</b>	6%	6%	6%	6%	5%	5%
<b>12. Miscellaneous</b>	3%	4%	5%	6%	7%	7%
<b>13. Investments</b>	0%	4%	5%	5%	5%	5%
<b>Total Net Spendable Income:</b>	100%	100%	100%	100%	100%	100%
<b>14. School/Child Care</b>	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					
<b>Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%</b>						
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%
<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					

## 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					
<b>Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%</b>						
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%
<b>Total Net Spendable Income:</b>	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					
<b>Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%</b>						
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%
<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					

Revised Oct 29, 2022

## Percentage Spending Plan

<b>Gross Monthly Income</b>		<i>from Current Spending Plan:</i>	<b>8,050</b>	<b>96,600</b>
	Input appropriate % from "Percentage Guide"			Annual Income
<b>Income Deductions</b>	<b>Percentage</b>	x	<b>Gross Monthly Income</b>	<b>=</b>
				<b>Guideline Amount</b>
1. Tithe/Giving	10%	x	8,050	<b>805</b>
2. Total Taxes	<i>no guideline</i>		<i>actual from Current Spending Plan:</i>	<b>1,904</b>
<b>Net Spendable Income (NSI)</b>			<b>5,341</b>	<b>64,094</b>
				Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount
3. Housing	32%	x	5,341	=	1,709
4. Food	14%	x	5,341	=	748
5. Transportation	11%	x	5,341	=	588
6. Insurance	5%	x	5,341	=	267
7. Debts	5%	x	5,341	=	267
8. Entertainment/Recreation	5%	x	5,341	=	267
9. Clothing	7%	x	5,341	=	374
10. Savings	5%	x	5,341	=	267
11. Health & Wellness	7%	x	5,341	=	374
12. Miscellaneous	5%	x	5,341	=	267
13. Investments	4%	x	5,341	=	214
14. School/Child Care	<i>no guideline</i>				
<b>Total Percentages: (cannot exceed 100%)</b>			<b>100%</b>		
<b>Total Guideline Expenses: (cannot exceed Net Spendable Income)</b>					<b>5,341</b>

OK

Revised Oct 29, 2022

Spending Plan	Current	Guideline	New Budget	Comments
<b>INCOME vs. EXPENSE SUMMARY (calculated)</b>				
Net Spendable Income	6,036		6,421	
Less Total Expenses	6,685		6,421	
Surplus or Deficit	(649)		0	
<b>Monthly Income</b>				
<b>Gross Monthly Income</b>	<b>8,050</b>		<b>9,250</b>	
Monthly Salary - Husband	4,583		4,583	
Monthly Salary - Wife	3,467		3,467	
Dividends				
Commissions				
Bonuses/Tips				
Retirement Income				
Net Business Income				
Other Income			1,200	Are the teens old enough to earn part-time income?
<b>LESS</b>				
<b>Category 1 - Tithe/Giving (monthly)</b>	<b>110</b>	<b>805</b>	<b>925</b>	
The Local Church	80		775	Take the leap and begin giving 10% in faith
The Poor				
Other Ministries - Food Pantry	30		30	
Other Giving			120	Teach teens to tithe on their income
<b>Category 2 - Taxes (monthly)</b>	<b>1,904</b>	<b>1,904</b>	<b>1,904</b>	
Taxes (Fed, State, Medicare, Social Security)	1,904		1,904	
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>6,036</b>	<b>5,341</b>	<b>6,421</b>	
<b>Monthly Expenses</b>				
<b>Category 3 - Housing (monthly)</b>	<b>1,950</b>	<b>1,709</b>	<b>1,860</b>	
Mortgage(s) (from Debt List)	1,020		1,020	
Extra Mortgage Payment				
Rent				
Insurance (paid annually, not escrowed in the mortgage)	200		200	
Property Taxes (paid annually, not escrowed in the mortgage)	100		100	
Electricity	150		150	
Gas	60		60	
Water	40		40	
Sanitation	30		30	
Telephone / Cell phone	180		140	Get family plan
Maintenance	50		50	
Internet / Cable Service	120		70	Seek less expensive internet & TV (or watch only what you can get with antenna)
Other				
<b>Category 4 - Food (monthly)</b>	<b>1,200</b>	<b>748</b>	<b>750</b>	

Spending Plan	Current	Guideline	New Budget	Comments
Grocery	1,200		750	Reduce groc bill. Buy in bulk, meal plan, use coupons & store brands
Other				
<b>Category 5 - Transportation (monthly)</b>	<b>650</b>	<b>588</b>	<b>720</b>	
Auto Payment(s) <i>(from Debt List)</i>	0		0	
Extra Auto Payment				No car debt - awesome!!
Gas & Oil	330		200	Seems like a lot of miles. Ride share, small town - walk. Only necessary driving
Auto Insurance	250		200	Shop car ins - are teens driving?
Licenses & Taxes	10		10	
Maintenance	60		60	
Replacement			250	Need to consider saving toward car replacement
Other - Tolls/Parking/Transit Fares				
<b>Category 6 - Insurance (monthly)</b>	<b>200</b>	<b>267</b>	<b>200</b>	
Life	40		40	
Health/Dental	160		160	Is this for Sara & Kids?
Disability				
Other				
<b>Category 7 - Debts (monthly)</b>	<b>0</b>	<b>267</b>	<b>0</b>	
Total Credit Cards <i>(from Debt List)</i>	0		0	
Total Other Debt <i>(from Debt List)</i>	0		0	
Extra Debt Payments				No Credit card or consumer debt - awesome!!
<b>Category 8 - Entertainment &amp; Recreation (monthly)</b>	<b>280</b>	<b>267</b>	<b>205</b>	
Eating Out / Lunches	150		75	Have only 1 family meal out per month. Pack lunches, eat leftovers.
Baby Sitters				
Activities / Trips				
Vacation	100		100	
Pets	30		30	
Hobbies and Sports				
Other				
<b>Category 9 - Clothing (monthly)</b>	<b>110</b>	<b>374</b>	<b>110</b>	
Children's Clothing Needs	60		60	
Husband/Wife Clothing Needs	50		50	
Other				
<b>Category 10 - Savings (monthly)</b>	<b>200</b>	<b>267</b>	<b>294</b>	
Savings Account	200		200	Have approx 6-7 months living expense in savings. Continue to grow.
Credit Union				
Other			94	Teach teens to save on their income
<b>Category 11 - Health &amp; Wellness (monthly)</b>	<b>380</b>	<b>374</b>	<b>380</b>	
Doctor	250		250	Let's discuss -what makes up the dr & dentist costs
Dentist	100		100	
Prescriptions				
Eye Glasses / Contacts	30		30	
HSA or FSA Contributions				
Other				

Spending Plan	Current	Guideline	New Budget	Comments
<b>Category 12 - Miscellaneous (monthly)</b>	<b>315</b>	<b>267</b>	<b>315</b>	
Toiletries / Cosmetics	80		80	
Beauty / Barber	50		50	
Laundry / Cleaning				
Allowances	60		60	
Subscriptions				
Gifts (including Christmas)	125		125	
Cash				
Other				
<b>Category 13 - Investments (monthly)</b>	<b>1,000</b>	<b>214</b>	<b>1,487</b>	
Employer 401k/403b plans			321	If ER matches, begin contributing to obtain maximum match (this assume 4% contribution for both Mike and Sara)
Retirement IRAs	1,000		1,166	normally contribute about 12,000 to two Roth IRAs at end of the year. Contribute max of allowable of \$7,000 ea. Contribute throughout the year for cost averaging.
College Funds				
Non-Retirement Stocks, Bonds, Mutual Funds				
Investment Real Estate				
Other				
<b>Category 14 - School/Child Care (monthly)<sup>(1)</sup></b>	<b>400</b>		<b>100</b>	
School Tuition				Don't know the ages of the teens. Begin thinking about education plans for the kids. Will extra income/side job be needed. Will kids need to work while in college? All things considered (pension, social security, years until retirement and funds already saved, you may want to reallocate some money that is currently going toward retirement to college funds now.
School Books, Supplies, Materials, etc				
Transportation				
Day Care				
Tutoring, Lessons for Music, Dance, etc	400		100	Look into community resources to provide free or reduced services. Perhaps have kids earn money to pay for activities
Other				
<b>Total Expenses</b>	<b>6,685</b>	<b>5,341</b>	<b>6,421</b>	

(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 RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
Month																	
Jan	9,250	925	1,904	1,860	750	720	200	0	205	110	294	380	315	1,487	100	9,250	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
	9,250	925	1,904	1,860	750	720	200	0	205	110	294	380	315	1,487	100	9,250	0

Form Version Nov 28, 2022

Monthly Budget

Month: **January** Year: **0**

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	9,250	925	1,904	1,860	750	720	200		0	205	110	294	380	315	1,487	9,250	0
Date																	
1	2,291.50		542.00				80.00										622
2		20.00				75.00			54.00		200.00						349
3					134.00												134
4	866.75		204.99							164.80							370
5				1,020.00		84.00						134.45					1,238
6																	0
7				30.00	85.00				83.20				13.70				212
8				90.00		64.00											154
9		20.00															20
10															75.00		75
11	866.75		204.99		97.00	89.00							56.00				447
12																	0
13				70.00													70
14									76.58								77
15	2,291.50		542.00	35.00	178.00		80.00										835
16		20.00			31.00										162.00		213
17						63.00											63
18	866.75		204.99														205
19					240.00												240
20		30.00				78.00			42.10								150
21				179.95													180
22					112.00								71.29				183
23		20.00											14.30		234.00		268
24									23.54								24
25	866.75		204.99		86.00		40.00										331
26				120.00		82.00			56.92								259
27									74.21								74
28					152.00												152
29						250.00											250
30		20.00															20
31																	0
This Month Actual	8,050	130	1,904	1,545	1,115	785	200	0	411	165	200	134	155	0	471	7,215	835
This Month vs. Budget	(1,200)	795	0	315	(365)	(65)	0	0	(206)	(55)	94	246	160	1,487	(371)	2,035	
Year to Date Budget	9,250	925	1,904	1,860	750	720	200	0	205	110	294	380	315	1,487	100	9,250	
Year to Date Actual	8,050	130	1,904	1,545	1,115	785	200	0	411	165	200	134	155	0	471	7,215	835
YTD Actual vs. Budget	(1,200)	795	0	315	(365)	(65)	0	0	(206)	(55)	94	246	160	1,487	(371)	2,035	

Form Version Aug 6, 2023

Comments / Housing: It appears that no funds for Ins, Prop taxes & maintenance were set aside in for future payment. These were listed in the spending plan and s/b put in a savings acct each month to be available to pay when due.  
 Questions / Investments: Again, the amount of the investment was not set aside. Recommend investing on a monthly basis rather than waiting til the end of the year. If not, at least set aside the money each month to invest year end.  
 Recommendations Neglecting to set aside funds for these upcoming expenses causes the monthly budget to appear to have a surplus, when in fact several categories were overspent and Giving, an area in which I believe you wanted to increase)  
 (hit Alt-Enter to stayed much the same as prior months.  
 move to a new line):

