



Budget Practical Financial Workbook

Instructions:

1. Save this file to your computer under a different file name, such as "MyName-Finances-Year".XLS
2. Please input your data in the "yellow" areas only.
3. The worksheets have been provided to you with "protected" data fields. If you need to make adjustments or tax rates, please save your file, then "unprotect" the appropriate sheet(s) by using the password

ements to any formulas
l "2015" (without quotes).

Quit Claim Deed

This Quit Claim Deed, made the _____ day of _____

From: _____

To: The Lord

I (we) hereby transfer to the Lord the ownership of the following possessions:

[Redacted area for listing possessions]

[Redacted area for listing possessions]

Witnesses who hold me (us) accountable in the recognition of the Lord's ownership:

[Redacted area for witness signatures]

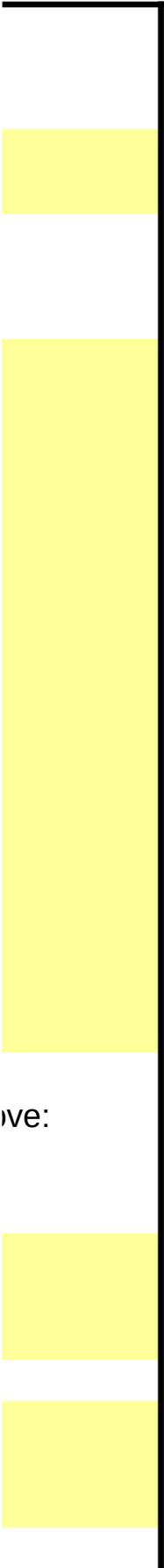
[Redacted area for witness signatures]

Stewards of the possessions above

[Redacted area for steward signatures]

[Redacted area for steward signatures]

This instrument is not a binding legal document and cannot be used to transfe



r property.

Financial Goals for the _____

Category

Specific Goal

Savings

Ex: We will saved \$5/week to replace lamp

Debt Retirement

Ex. We will reduce our consumer debt by \$100/month until it is gone

Offering

Ex. We will give an additional \$25/month to the church for missionarey work

Personal Goals

Spiritual Goals

Life Insurance Worksheet

GROSS MONTHLY INCOME

Present Annual Income Needs:

Subtract deceased person's needs:

Subtract other income available:
(Social Security, Investments, Retirement)

= Net annual income needed:

Net annual income needed, multiplied by
12.5 (assumes an 8% after-tax investment
return on insurance proceeds)

Lump sum needs:

Debts:

Education:

Other:

Total lump sum needs:

Total Life Insurance Needs:

PERSONAL FINANCIAL STATEMENT

Date:

Assets (Present Market Value)

Amount

Cash On Hand/Checking Account
Savings
Stocks and Bonds
Cash Value of Life Insurance
Coins
Home
Other Real Estate
Mortgages/Notes Receivable
Business Valuation
Automobiles
Furniture
Jewelry
Other Personal Property
Pension/Retirement
Other Assets
Other Assets
Other Assets
Other Assets

Total Assets:

\$ -

Liabilites (Current Amount Owed)

Amount

Credit Card Debt
Automobile Loans
Home Mortgages
Personal Debt To Relatives
Business Loans
Educational Loans
Medical/Other Past Due Bills
Life Insurance Loans
Bank Loans
Other Debts and Loans
Other Debts and Loans
Other Debts and Loans
Other Debts and Loans

Total Liabilities:	\$	-
NET WORTH (Total assets minus total liabilities)	\$	-

Computing The Variable Expenses

Date:

Annual Expense Items	Estimated Yearly Cost	/ 12 =	Estimated Cost Per Month	
1. Vacation			\$	-
2. Dentist			\$	-
3. Doctor			\$	-
4. Automobile			\$	-
5. Life Insurance			\$	-
6. Health Insurance			\$	-
7. Auto Insurance			\$	-
8. Home Insurance			\$	-
9. Clothing			\$	-
10. Investments			\$	-
11. Other			\$	-
12. Other			\$	-
13. Other			\$	-
14. Other			\$	-
15. Other			\$	-

Estimated Spending Plan - Current¹

Monthly Income

GROSS MONTHLY INCOME	Amount	\$	-
Monthly Salary			
Interest Income			
Dividends			
Commissions			
Bonuses/Tips			
Retirement Income			
Net Business Income			
Other Income			

LESS

Category 1 - Tithing/Giving (monthly)	Amount	\$	-
The Local Church			
The Poor			
Other Ministries			
Other Giving			

Category 2 - Taxes (monthly)	Amount	\$	-
Federal			
Social Security (FICA)			
Medicare			
State Taxes			
Local Taxes			
Other			
Other			

NET SPENDABLE INCOME (monthly)	Amount	\$	-
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Monthly Living Expenses

Category 3 - Housing (monthly)	Amount	\$	-
Mortgage(s) (from Debt List)	\$	-	
Rent			
Insurance			
Property Taxes			
Electricity			
Gas			
Water			
Sanitation			
Telephone / Cell phone			
Maintenance			
Cable TV / Internet Service			
Other			

Category 4 - Food (monthly)	Amount	\$	-
Grocery			
Other			

Category 10 - Savings (monthly)	Amount	\$ -
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Savings Account		
Credit Union		
Other		

Category 11 - Health & Wellness (monthly)	Amount	\$ -
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Doctor		
Dentist		
Prescriptions		
Eye Glasses / Contacts		
Other		

Category 12 - Miscellaneous (monthly)	Amount	\$ -
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Toiletries / Cosmetics		
Beauty / Barber		
Laundry / Cleaning		
Allowances		
Subscriptions		
Gifts (including Christmas)		
Cash		
Other		

Category 13 - Investments (monthly)	Amount	\$ -
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401k/403b plans		
College Funds		
Stocks, Bonds, Mutual Funds		
Real Estate		
Other		

Category 14 - School/Child Care (monthly)	Amount	\$ -
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School Tuition		
School Books, Supplies, Materials, etc		
Transportation		
Day Care		
Tutoring, Lessons for Music, Dance, etc		
Other		

Total Living Expenses	\$ -
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INCOME vs. LIVING EXPENSES

Net Spendable Income	\$ -
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Less Total Living Expenses	\$ -
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Surplus or Deficit	\$ -
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Estimated Spending Plan - Balanced ¹

Monthly Income

GROSS MONTHLY INCOME	Amount	\$	-
Monthly Salary			
Interest Income			
Dividends			
Commissions			
Bonuses/Tips			
Retirement Income			
Net Business Income			
Other Income			

LESS

Category 1 - Tithe/Giving (monthly)	Amount	\$	-
The Local Church			
The Poor			
Other Ministries			
Other Giving			

Category 2 - Taxes (monthly)	Amount	\$	-
Federal			
Social Security (FICA)			
Medicare			
State Taxes			
Local Taxes			
Other			

NET SPENDABLE INCOME (monthly)	Amount
---------------------------------------	---------------

Monthly Living Expenses

Category 3 - Housing (monthly)	Amount	\$	-
Mortgage(s) (from Debt List)	\$ -		
Rent			
Insurance			
Property Taxes			
Electricity			
Gas			
Water			
Sanitation			
Telephone / Cell phone			
Maintenance			
Cable TV / Internet Service			
Other			

Category 4 - Food (monthly)	Amount	\$	-
Grocery			

Other		
Category 10 - Savings (monthly)	Amount	\$ -
Savings Account		
Credit Union		
Other		
Category 11 - Health & Wellness (monthly)	Amount	\$ -
Doctor		
Dentist		
Prescriptions		
Eye Glasses / Contacts		
Other		
Category 12 - Miscellaneous (monthly)	Amount	\$ -
Toiletries / Cosmetics		
Beauty / Barber		
Laundry / Cleaning		
Allowances		
Subscriptions		
Gifts (including Christmas)		
Cash		
Other		
Category 13 - Investments (monthly)	Amount	\$ -
401k/403b plans		
College Funds		
Stocks, Bonds, Mutual Funds		
Real Estate		
Other		
Category 14 - School/Child Care (monthly)	Amount	\$ -
School Tuition		
School Books, Supplies, Materials, etc		
Transportation		
Day Care		
Tutoring, Lessons for Music, Dance, etc		
Other		

Total Living Expenses

INCOME vs. LIVING EXPENSES

Net Spendable Income	
Less Total Living Expenses	
Surplus or Deficit	

\$ -

\$	-
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\$	-
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\$	-
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\$	-
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Monthly Budget

Monthly Budget -		For Year :														TOTAL	SURPLUS /
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH WELLNESS	MISC.	INVEST.	SCHOOL/ CHILDCARE	EXPENSES	DEFICIT
Month																	
Jan	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00		\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00			\$ 6,040.00	\$ 3,460.00
Feb																\$ -	\$ -
Mar																\$ -	\$ -
Apr																\$ -	\$ -
May																\$ -	\$ -
Jun																\$ -	\$ -
Jul																\$ -	\$ -
Aug																\$ -	\$ -
Sep																\$ -	\$ -
Oct																\$ -	\$ -
Nov																\$ -	\$ -
Dec																\$ -	\$ -
	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00
Year to Date Budget																	
Jan	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00
Feb	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00
Mar	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00
Apr	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00
May	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00
Jun	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00
Jul	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00
Aug	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00
Sep	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00
Oct	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00
Nov	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00
Dec	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00

Monthly Budget

Actual Totals - No input on this page			For Year : 0											SCHOOL/	TOTAL	SURPLUS		
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT			SAVINGS	WELLNESS	MISC.	INVEST.	CHILD CARE	EXPENSES	DEFICIT
Month									RECREATION	CLOTHING								
Jan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Feb	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Mar	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Apr	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
May	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Jun	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Jul	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Aug	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Sep	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Oct	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Nov	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Dec	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Annual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date Actual																		
Jan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Feb	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Mar	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Apr	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
May	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Jun	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Jul	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Aug	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Sep	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Oct	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Nov	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Dec	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date Actual vs. Spending Plan																		
Jan	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ -	\$ 6,040.00	\$ (3,460.00)
Feb	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ -	\$ 6,040.00	\$ (3,460.00)
Mar	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ -	\$ 6,040.00	\$ (3,460.00)
Apr	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ -	\$ 6,040.00	\$ (3,460.00)
May	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ -	\$ 6,040.00	\$ (3,460.00)
Jun	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ -	\$ 6,040.00	\$ (3,460.00)
Jul	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ -	\$ 6,040.00	\$ (3,460.00)
Aug	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ -	\$ 6,040.00	\$ (3,460.00)
Sep	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ -	\$ 6,040.00	\$ (3,460.00)
Oct	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ -	\$ 6,040.00	\$ (3,460.00)
Nov	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ -	\$ 6,040.00	\$ (3,460.00)
Dec	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ -	\$ 6,040.00	\$ (3,460.00)

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	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2a. Taxes: Federal ¹						
2b. Taxes: Social Security						
2c. Taxes: Medicare						
2d. Taxes: State ¹						
2e. Taxes: Other ¹						
Total Taxes: ²	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Net Spendable Income percentages below add to 100%

NET SPENDABLE INCOME:	22,500	31,500	40,500	49,500	76,500	112,500
3. Housing	39.0%	36.0%	32.0%	30.0%	30.0%	29.0%
4. Food	15.0%	12.0%	13.0%	12.0%	11.0%	11.0%
5. Transportation	15.0%	12.0%	13.0%	14.0%	13.0%	13.0%
6. Insurance	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
7. Debts	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
8. Entertainment/Recreation	3.0%	5.0%	5.0%	7.0%	7.0%	8.0%
9. Clothing	4.0%	5.0%	5.0%	6.0%	7.0%	7.0%
10. Savings	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
11. Health & Wellness	5.0%	6.0%	6.0%	5.0%	5.0%	5.0%
12. Miscellaneous	4.0%	4.0%	6.0%	6.0%	7.0%	7.0%
13. Investments ³	0.0%	5.0%	5.0%	5.0%	5.0%	5.0%
Total Net Spendable Income:	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

If you have school/child care expenses, these percentages must be deducted from other categories.

14. School/Child Care ⁴	8.0%	6.0%	5.0%	5.0%	5.0%	5.0%
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¹ The most accurate way to determine your Federal, State and Other tax withholdings is to check your last Federal and State tax returns.

² In some cases earned income credit (EIC) will apply. It may be possible to increase the number of deductions to lessen the amount of tax paid per month. Review the last tax return for specific information.

³ This category is used for long-term investment planning, such as college education or retirement.

⁴ This category is added as a guide only. If you have this expense, the percentage shown must be deducted from other budget categories.

Monthly Budget

Month	January	Year	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00		\$ 3,460.00
Date																		
1																		\$ -
2																		\$ -
3																		\$ -
4																		\$ -
5																		\$ -
6																		\$ -
7																		\$ -
8																		\$ -
9																		\$ -
10																		\$ -
11																		\$ -
12																		\$ -
13																		\$ -
14																		\$ -
15																		\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -
16																		\$ -
17																		\$ -
18																		\$ -
19																		\$ -
20																		\$ -
21																		\$ -
22																		\$ -
23																		\$ -
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28																		\$ -
29																		\$ -
30																		\$ -
31																		\$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -
This month vs. Budget	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00		\$ 3,460.00
Year to Date BUDGET	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00		\$ 3,460.00
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -
YTD Actual vs. Budget	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00		\$ 3,460.00
			This Month				Previous Month / Year to Date											
BUDGET SUMMARY		Total Income	\$ -		Total Income	\$ -		Total Income	\$ -									
		Minus Total Expenses	\$ -	+	Minus Total Expenses	\$ -	=	Minus Total Expenses	\$ -									
		Equals Surplus / Deficit	\$ -		Equals Surplus / Deficit	\$ -		Equals Surplus / Deficit	\$ -									

Monthly Budget

Month	February	Year	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Date																		
1																		\$ -
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14																		\$ -
15																		\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
16																		\$ -
17																		\$ -
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29																		\$ -
30																		\$ -
31																		\$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date BUDGET	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00	
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
YTD Actual vs. Budget	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00	
			This Month				Previous Month / Year to Date											
BUDGET SUMMARY		Total Income	\$ -				Total Income	\$ -				Total Income	\$ -					
		Minus Total Expenses	\$ -				Minus Total Expenses	\$ -				Minus Total Expenses	\$ -					
		Equals Surplus / Deficit	\$ -				Equals Surplus / Deficit	\$ -				Equals Surplus / Deficit	\$ -					

Monthly Budget

Month	March	Year	0															This Month	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL		SURPLUS / DEFICIT	
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Date																			
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13																		\$ -	\$ -
14																		\$ -	\$ -
15																		\$ -	\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
16																		\$ -	\$ -
17																		\$ -	\$ -
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28																		\$ -	\$ -
29																		\$ -	\$ -
30																		\$ -	\$ -
31																		\$ -	\$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Year to Date BUDGET	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00		
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
YTD Actual vs. Budget	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00		
			This Month				Previous Month / Year to Date				Year to Date								
BUDGET SUMMARY			Total Income	\$ -			Total Income	\$ -			Total Income	\$ -							
			Minus Total Expenses	\$ -	+		Minus Total Expenses	\$ -	=		Minus Total Expenses	\$ -							
			Equals Surplus / Deficit	\$ -			Equals Surplus / Deficit	\$ -			Equals Surplus / Deficit	\$ -							



Monthly Budget

Month	April	Year	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Date																		
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10																		\$ -
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13																		\$ -
14																		\$ -
15																		\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
16																		\$ -
17																		\$ -
18																		\$ -
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27																		\$ -
28																		\$ -
29																		\$ -
30																		\$ -
31																		\$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date BUDGET	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00	
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
YTD Actual vs. Budget	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00	
			This Month			Previous Month / Year to Date						Year to Date						
BUDGET SUMMARY		Total Income	\$ -		Total Income	\$ -			Total Income	\$ -								
		Minus Total Expenses	\$ -	+	Minus Total Expenses	\$ -	=		Minus Total Expenses	\$ -								
		Equals Surplus / Deficit	\$ -		Equals Surplus / Deficit	\$ -			Equals Surplus / Deficit	\$ -								

Monthly Budget

Month	May	Year	0															This Month	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL		SURPLUS / DEFICIT	
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Date																			
1																		\$ -	\$ -
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12																		\$ -	\$ -
13																		\$ -	\$ -
14																		\$ -	\$ -
15																		\$ -	\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
16																		\$ -	\$ -
17																		\$ -	\$ -
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27																		\$ -	\$ -
28																		\$ -	\$ -
29																		\$ -	\$ -
30																		\$ -	\$ -
31																		\$ -	\$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Year to Date BUDGET	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00		
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
YTD Actual vs. Budget	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00		
			This Month			Previous Month / Year to Date						Year to Date							
BUDGET SUMMARY		Total Income	\$ -		Total Income	\$ -			Total Income	\$ -									
		Minus Total Expenses	\$ -	+	Minus Total Expenses	\$ -	=		Minus Total Expenses	\$ -									
		Equals Surplus / Deficit	\$ -		Equals Surplus / Deficit	\$ -			Equals Surplus / Deficit	\$ -									

Monthly Budget

Month	June	Year	0															This Month	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL		SURPLUS / DEFICIT	
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Date																			
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12																		\$ -	\$ -
13																		\$ -	\$ -
14																		\$ -	\$ -
15																		\$ -	\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
16																		\$ -	\$ -
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28																		\$ -	\$ -
29																		\$ -	\$ -
30																		\$ -	\$ -
31																		\$ -	\$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Year to Date BUDGET	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00		
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
YTD Actual vs. Budget	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00		
			This Month				Previous Month / Year to Date												
BUDGET SUMMARY		Total Income		\$ -	Total Income			Previous Month / Year to Date				\$ -	Total Income		Year to Date		\$ -		
		Minus Total Expenses		\$ -	Minus Total Expenses			=				\$ -	Minus Total Expenses		Year to Date		\$ -		
		Equals Surplus / Deficit		\$ -	Equals Surplus / Deficit			=				\$ -	Equals Surplus / Deficit		Year to Date		\$ -		

Monthly Budget

Month	July	Year	0															This Month		
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL		SURPLUS / DEFICIT		
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Date																				
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3																			\$ -	\$ -
4																			\$ -	\$ -
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12																			\$ -	\$ -
13																			\$ -	\$ -
14																			\$ -	\$ -
15																			\$ -	\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
16																			\$ -	\$ -
17																			\$ -	\$ -
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28																			\$ -	\$ -
29																			\$ -	\$ -
30																			\$ -	\$ -
31																			\$ -	\$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Year to Date BUDGET	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00	\$ 3,460.00		
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
YTD Actual vs. Budget	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00	\$ 3,460.00		
			This Month			Previous Month / Year to Date						Year to Date								
BUDGET SUMMARY		Total Income		\$ -	Total Income				\$ -	Total Income		\$ -	Total Income				\$ -			
		Minus Total Expenses		\$ -	+	Minus Total Expenses				\$ -	=	Minus Total Expenses				\$ -				
		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit				\$ -		Equals Surplus / Deficit				\$ -				

Monthly Budget

Month	August	Year	0															This Month		
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL		SURPLUS / DEFICIT		
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Date																				
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14																			\$ -	\$ -
15																			\$ -	\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
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28																			\$ -	\$ -
29																			\$ -	\$ -
30																			\$ -	\$ -
31																			\$ -	\$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Year to Date BUDGET	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00			
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			
YTD Actual vs. Budget	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00			
			This Month				Previous Month / Year to Date													
BUDGET SUMMARY		Total Income	\$ -		Total Income	\$ -		Total Income	\$ -		Total Income	\$ -								
		Minus Total Expenses	\$ -	+	Minus Total Expenses	\$ -	=	Minus Total Expenses	\$ -		Minus Total Expenses	\$ -								
		Equals Surplus / Deficit	\$ -		Equals Surplus / Deficit	\$ -		Equals Surplus / Deficit	\$ -		Equals Surplus / Deficit	\$ -								

Monthly Budget

Month	September	Year	0															This Month	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL		SURPLUS / DEFICIT	
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Date																			
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14																		\$ -	\$ -
15																		\$ -	\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
16																		\$ -	\$ -
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30																		\$ -	\$ -
31																		\$ -	\$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Year to Date BUDGET	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00		
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
YTD Actual vs. Budget	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00		
			This Month				Previous Month / Year to Date												
BUDGET SUMMARY		Total Income		\$ -			Total Income	\$ -			Total Income	\$ -							
		Minus Total Expenses		\$ -	+		Minus Total Expenses	\$ -	=		Minus Total Expenses	\$ -							
		Equals Surplus / Deficit		\$ -			Equals Surplus / Deficit	\$ -			Equals Surplus / Deficit	\$ -							

Monthly Budget

Month	October	Year	0															This Month	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL EXPENSES	TOTAL EXPENSES	SURPLUS / DEFICIT	
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Date																			
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13																		\$ -	
14																		\$ -	
15																		\$ -	
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
16																		\$ -	
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28																		\$ -	
29																		\$ -	
30																		\$ -	
31																		\$ -	
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Year to Date BUDGET	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00		
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
YTD Actual vs. Budget	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00		
			This Month			Previous Month / Year to Date						Year to Date							
BUDGET SUMMARY		Total Income		\$ -	Total Income				\$ -	Total Income		\$ -							
		Minus Total Expenses		\$ -	+		Minus Total Expenses		\$ -	=		Minus Total Expenses		\$ -					
		Equals Surplus / Deficit		\$ -	Equals Surplus / Deficit				\$ -	Equals Surplus / Deficit		\$ -							

Monthly Budget

Month	November	Year	0															This Month		
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL		SURPLUS / DEFICIT		
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Date																				
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13																			\$ -	\$ -
14																			\$ -	\$ -
15																			\$ -	\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
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30																			\$ -	\$ -
31																			\$ -	\$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Year to Date BUDGET	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00			
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			
YTD Actual vs. Budget	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00			
			This Month				Previous Month / Year to Date													
BUDGET SUMMARY			Total Income	\$ -			Total Income	\$ -			Total Income	\$ -								
			Minus Total Expenses	\$ -	+		Minus Total Expenses	\$ -	=		Minus Total Expenses	\$ -								
			Equals Surplus / Deficit	\$ -			Equals Surplus / Deficit	\$ -			Equals Surplus / Deficit	\$ -								

Monthly Budget

Month	December	Year	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Date																		
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15																		\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
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31																		\$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date BUDGET	\$ 9,500.00	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00	
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
YTD Actual vs. Budget	\$ (9,500.00)	\$ 950.00	\$ 480.00	\$ 2,350.00	\$ 400.00	\$ 380.00	\$ 280.00	\$ -	\$ 250.00	\$ 50.00	\$ 400.00	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ 6,040.00	\$ 3,460.00	
			This Month				Previous Month / Year to Date											
BUDGET SUMMARY		Total Income	\$ -				Total Income	\$ -				Total Income	\$ -					
		Minus Total Expenses	\$ -				Minus Total Expenses	\$ -				Minus Total Expenses	\$ -					
		Equals Surplus / Deficit	\$ -				Equals Surplus / Deficit	\$ -				Equals Surplus / Deficit	\$ -					