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
Disover		50.00	24.19%	0
Credit Union		195.00	9.90%	0
Total Credit Cards		**1,861**		

AUTO LOANS

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

Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due
Rocket	179 Chandeleur Dr. Mooresv	1,980.00	2.50%	0
Total Home Mortgages		**1,980**		

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

Who	Type of Debt (medical, education, etc.)	Minimum Monthly Payment	Interest Rate	Months Past Due
	Student Loans	756.03	6.00%	0
Carrington		422.00	6.75%	0
Total Other Debt		**1,178**		

Balance Due
2,144.00
4,249.00
2,156.00
4,916.00
12,681.00
4,671.00
38,230.00
5,354.00
1,303.00
9,180.00
84,884

Balance Due
17,819.00
29,110.00
46,929

Balance Due
244,367.00
244,367

Balance Due
87,609.24
23,000.00
110,609

Month:	November	Year:	2024												
		TITHE/							ENTERTAINMENT			HEALTH &			SCHOOL/
Category	INCOME	GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	RECREATION	CLOTHING	SAVINGS	WELLNESS	MISC.	INVESTMENTS	CHILD CARE
Date															
1	5,528.00	100.00	977.57		17.90	47.26	30.00	356.00	29.39		400.00	30.00	10.66	33.68	
2	7,113.35	33.00	1,507.36		160.49		778.77						38.98	800.45	
3					120.00										
4				2,013.90	9.58	484.02		15.00		56.00			13.87		
5					302.00							100.00			
6										120.00			78.00		
7								35.00	9.60						42.00
8				59.42	75.96	531.26		200.00	73.47						162.62
9													40.00		295.00
10										60.00					25.00
11					79.00										
12					199.48	25.00									
13					92.00			320.00	71.98						162.62
14	7,113.35		1,414.65				778.77	175.00	16.00		100.00	185.00		800.45	
15						554.00		1,455.00	11.41	56.55					10.56
16								100.00	77.92				41.00		
17															
18				422.00	205.34	36.41		24.95					65.00		
19								40.00							
20	150.00	102.20		120.77	411.66	79.59			173.96			13.86		4.00	10.56
21					50.77	70.00			150.00						
22	1,165.00				32.56	20.52			11.73						
23										156.93			100.00		
24													55.00		
25					177.38				114.12				117.32		
26															
27					59.78	25.48				118.30			100.00		
28					101.02	62.00							124.91		
29						16.00							66.77		
30					60.12				10.66						
31															
This month Actual	21,070	235	3,900	2,616	2,155	1,952	1,588	2,721	750	568	500	329	852	1,639	708

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					

Percentage Spending Plan

Gross Monthly Income				***from Current Spending Plan:***	**19,755**	**237,056**	**Annual Income**
	Input appropriate % from "Percentage Guide"						
Income Deductions	**Percentage**	**x**	**Gross Monthly Income**	**=**	**Guideline Amount**		
1. Tithe/Giving	10%	x	19,755		**1,975**		
2. Total Taxes	***no guideline***		***actual from Current Spending Plan:***		**3,816**		
Net Spendable Income (NSI)					**13,963**	**167,554**	**Annual NSI**

Expense Category	**Percentage**	**x**	**Net Spendable Income**	**=**	**Guideline Amount**
3. Housing	29%	x	13,963	=	4,049.22
4. Food	11%	x	13,963	=	1,535.91
5. Transportation	13%	x	13,963	=	1,815.17
6. Insurance	5%	x	13,963	=	698.14
7. Debts	5%	x	13,963	=	698.14
8. Entertainment/Recreation	8%	x	13,963	=	1,117.03
9. Clothing	7%	x	13,963	=	977.40
10. Savings	5%	x	13,963	=	698.14
11. Health & Wellness	5%	x	13,963	=	698.14
12. Miscellaneous	7%	x	13,963	=	977.40
13. Investments	5%	x	13,963	=	698.14
14. School/Child Care	***no guideline***				
Total Percentages: ***(cannot exceed 100%)***	**100%**				
Total Guideline Expenses: (cannot exceed Net Spendable Income)					**13,962.82**

OK

Spending Plan	Current
INCOME vs. EXPENSE SUMMARY (calcul	
Net Spendable Income	**15,805**
Less Total Expenses	**17,404**
Surplus or Deficit	**(1,599)**
Monthly Income	
Gross Monthly Income	***19,755***
Monthly Salary	19,755
Interest Income	
Dividends	
Commissions	
Bonuses/Tips	
Retirement Income	
Net Business Income	
Other Income	
LESS	
Category 1 - Tithe/Giving (monthly)	***133***
The Local Church	133
The Poor	
Other Ministries	
Other Giving	
Category 2 - Taxes (monthly)	***3,816***
Taxes (Fed, State, Medicare, Social Security)	3,816
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)	**15,805**

Monthly Expenses	
Category 3 - Housing (monthly)	***2,830***
Mortgage(s) *(from Debt List)*	1,980
Extra Mortgage Payment	
Rent	
Insurance	
Property Taxes	
Electricity	250

Gas	125
Water	100
Sanitation	
Telephone / Cell phone	175
Maintenance	
Internet / Cable Service	150
Other	50
Category 4 - Food (monthly)	***1,964***
Grocery	1,964
Other	
Category 5 - Transportation (monthly)	***1,707***
Auto Payment(s) *(from Debt List)*	1,037
Extra Auto Payment	
Gas & Oil	400
Auto Insurance	120
Licenses & Taxes	150
Maintenance	
Replacement	
Other - Tolls/Parking/Transit Fares	
Category 6 - Insurance (monthly)	***1,588***
Life	
Health/Dental	1,588
Disability	
Other	
Category 7 - Debts (monthly)	***3,039***
Total Credit Cards *(from Debt List)*	1,861
Total Other Debt *(from Debt List)*	1,178
Extra Debt Payments	
Category 8 - Entertainment & Recreation (monthly)	***1,046***
Eating Out / Lunches	650
Baby Sitters	
Activities / Trips	46
Vacation	
Pets	
Hobbies and Sports	350
Other	

Category 9 - Clothing (monthly)	***916***
Children's Clothing Needs	816
Husband/Wife Clothing Needs	100
Other	

Category 10 - Savings (monthly)	***600***
Savings Account	200
Credit Union	400
Other	

Category 11 - Health & Wellness (monthly)	***409***
Doctor	
Dentist	
Prescriptions	109
Eye Glasses / Contacts	
HSA or FSA Contributions	300
Other	

Category 12 - Miscellaneous (monthly)	***1,549***
Toiletries / Cosmetics	300
Beauty / Barber	150
Laundry / Cleaning	
Allowances	
Subscriptions	11
Gifts (including Christmas)	1,000
Cash	
Other	88

Category 13 - Investments (monthly)	***1,613***
Employer 401k/403b plans	1,563
Retirement IRAs	
College Funds	50
Non-Retirement Stocks, Bonds, Mutual Funds	
Investment Real Estate	
Other	

Category 14 - School/Child Care (monthly)[1]	***143***
School Tuition	
School Books, Supplies, Materials, etc	143
Transportation	
Day Care	

Tutoring, Lessons for Music, Dance, etc	
Other	
Total Expenses	**17,404**

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

Monthly Budget

Monthly Budget				For Year :	2025												
		TITHE/							ENTERTAINMENT			HEALTH &			SCHOOL/	TOTAL	SURPLUS /
Category:	INCOME	GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	RECREATION	CLOTHING	SAVINGS	WELLNESS	MISC.	INVESTMENTS	CHILD CARE	EXPENSES	(DEFICIT)
Month																	
Jan	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
Feb	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
Mar	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
Apr	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
May	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
Jun	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
Jul	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
Aug	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
Sep	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
Oct	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
Nov	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
Dec	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
	237,060	1,200	45,792	33,960	22,800	19,884	19,056	36,468	9,000	3,600	7,200	4,200	6,972	19,356	2,400	231,888	5,172
																Form Version Nov 1, 2023	

Monthly Budget

Month:	January	Year:	2025														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
Date																	
1		100.00		2,013.90	95.91						100.00		13.87			2,324	
2								368.00								368	
3					76.40							99.00	88.68			264	
4					225.49	83.06			46.84	21.34			107.55			484	
5					178.87				58.77							238	
6					69.45	484.02									7.46	561	
7									12.56							13	
8																0	
9					79.43				8.19			222.00			16.00	326	
10				7.46									156.00			163	
11				68.24	23.47	76.61			124.43			39.18	60.94			393	
12				176.07	97.49				10.96	40.29			35.76			361	
13					287.90								21.35			309	
14					103.88								3.52			107	
15															17.07	17	
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 Actual	0	100	0	2,266	1,238	644	0	368	262	62	100	360	488	0	41	5,927	(5,927)
This Month vs. Budget	**(19,755)**	**0**	**3,816**	**564**	**662**	**1,013**	**1,588**	**2,671**	**488**	**238**	**500**	**(10)**	**93**	**1,613**	**159**	**13,397**	
Year to Date Budget	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	
Year to Date Actual	0	100	0	2,266	1,238	644	0	368	262	62	100	360	488	0	41	5,927	(5,927)
YTD Actual vs. Budget	**(19,755)**	**0**	**3,816**	**564**	**662**	**1,013**	**1,588**	**2,671**	**488**	**238**	**500**	**(10)**	**93**	**1,613**	**159**	**13,397**	
															Form Version Nov 1, 2023		

Monthly Budget

Month:	February	Year:	2025														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
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	
13																0	
14																0	
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 Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	**(19,755)**	**100**	**3,816**	**2,830**	**1,900**	**1,657**	**1,588**	**3,039**	**750**	**300**	**600**	**350**	**581**	**1,613**	**200**	**19,324**	
Year to Date Budget	39,510	200	7,632	5,660	3,800	3,314	3,176	6,078	1,500	600	1,200	700	1,162	3,226	400	38,648	
Year to Date Actual	0	100	0	2,266	1,238	644	0	368	262	62	100	360	488	0	41	5,927	(5,927)
YTD Actual vs. Budget	**(39,510)**	**100**	**7,632**	**3,394**	**2,562**	**2,670**	**3,176**	**5,710**	**1,238**	**538**	**1,100**	**340**	**674**	**3,226**	**359**	**32,721**	
																Form Version Nov 1, 2023	

Monthly Budget

Month:	March	Year:	2025														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
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	
13																0	
14																0	
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 Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	**(19,755)**	**100**	**3,816**	**2,830**	**1,900**	**1,657**	**1,588**	**3,039**	**750**	**300**	**600**	**350**	**581**	**1,613**	**200**	**19,324**	
Year to Date Budget	59,265	300	11,448	8,490	5,700	4,971	4,764	9,117	2,250	900	1,800	1,050	1,743	4,839	600	57,972	
Year to Date Actual	0	100	0	2,266	1,238	644	0	368	262	62	100	360	488	0	41	5,927	(5,927)
YTD Actual vs. Budget	**(59,265)**	**200**	**11,448**	**6,224**	**4,462**	**4,327**	**4,764**	**8,749**	**1,988**	**838**	**1,700**	**690**	**1,255**	**4,839**	**559**	**52,045**	
																Form Version Nov 1, 2023	

Monthly Budget

Month:	April	Year:	2025														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
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	
13																0	
14																0	
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 Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	**(19,755)**	**100**	**3,816**	**2,830**	**1,900**	**1,657**	**1,588**	**3,039**	**750**	**300**	**600**	**350**	**581**	**1,613**	**200**	**19,324**	
Year to Date Budget	79,020	400	15,264	11,320	7,600	6,628	6,352	12,156	3,000	1,200	2,400	1,400	2,324	6,452	800	77,296	
Year to Date Actual	0	100	0	2,266	1,238	644	0	368	262	62	100	360	488	0	41	5,927	(5,927)
YTD Actual vs. Budget	**(79,020)**	**300**	**15,264**	**9,054**	**6,362**	**5,984**	**6,352**	**11,788**	**2,738**	**1,138**	**2,300**	**1,040**	**1,836**	**6,452**	**759**	**71,369**	
																Form Version Nov 1, 2023	

Monthly Budget

Month:	May	Year:	2025														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
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	
13																0	
14																0	
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 Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	**(19,755)**	**100**	**3,816**	**2,830**	**1,900**	**1,657**	**1,588**	**3,039**	**750**	**300**	**600**	**350**	**581**	**1,613**	**200**	**19,324**	
Year to Date Budget	98,775	500	19,080	14,150	9,500	8,285	7,940	15,195	3,750	1,500	3,000	1,750	2,905	8,065	1,000	96,620	
Year to Date Actual	0	100	0	2,266	1,238	644	0	368	262	62	100	360	488	0	41	5,927	(5,927)
YTD Actual vs. Budget	**(98,775)**	**400**	**19,080**	**11,884**	**8,262**	**7,641**	**7,940**	**14,827**	**3,488**	**1,438**	**2,900**	**1,390**	**2,417**	**8,065**	**959**	**90,693**	
																Form Version Nov 1, 2023	

Monthly Budget

Month:	June	Year:	2025														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
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	
13																0	
14																0	
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 Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	**(19,755)**	**100**	**3,816**	**2,830**	**1,900**	**1,657**	**1,588**	**3,039**	**750**	**300**	**600**	**350**	**581**	**1,613**	**200**	**19,324**	
Year to Date Budget	118,530	600	22,896	16,980	11,400	9,942	9,528	18,234	4,500	1,800	3,600	2,100	3,486	9,678	1,200	115,944	
Year to Date Actual	0	100	0	2,266	1,238	644	0	368	262	62	100	360	488	0	41	5,927	(5,927)
YTD Actual vs. Budget	**(118,530)**	**500**	**22,896**	**14,714**	**10,162**	**9,298**	**9,528**	**17,866**	**4,238**	**1,738**	**3,500**	**1,740**	**2,998**	**9,678**	**1,159**	**110,017**	

Form Version Nov 1, 2023

Monthly Budget

Month:	July	Year:	2025														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
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	
13																0	
14																0	
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 Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	**(19,755)**	**100**	**3,816**	**2,830**	**1,900**	**1,657**	**1,588**	**3,039**	**750**	**300**	**600**	**350**	**581**	**1,613**	**200**	**19,324**	
Year to Date Budget	138,285	700	26,712	19,810	13,300	11,599	11,116	21,273	5,250	2,100	4,200	2,450	4,067	11,291	1,400	135,268	
Year to Date Actual	0	100	0	2,266	1,238	644	0	368	262	62	100	360	488	0	41	5,927	(5,927)
YTD Actual vs. Budget	**(138,285)**	**600**	**26,712**	**17,544**	**12,062**	**10,955**	**11,116**	**20,905**	**4,988**	**2,038**	**4,100**	**2,090**	**3,579**	**11,291**	**1,359**	**129,341**	
															Form Version Nov 1, 2023		

Monthly Budget

Month:	August	Year:	2025														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
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	
13																0	
14																0	
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 Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	**(19,755)**	**100**	**3,816**	**2,830**	**1,900**	**1,657**	**1,588**	**3,039**	**750**	**300**	**600**	**350**	**581**	**1,613**	**200**	**19,324**	
Year to Date Budget	158,040	800	30,528	22,640	15,200	13,256	12,704	24,312	6,000	2,400	4,800	2,800	4,648	12,904	1,600	154,592	
Year to Date Actual	0	100	0	2,266	1,238	644	0	368	262	62	100	360	488	0	41	5,927	(5,927)
YTD Actual vs. Budget	**(158,040)**	**700**	**30,528**	**20,374**	**13,962**	**12,612**	**12,704**	**23,944**	**5,738**	**2,338**	**4,700**	**2,440**	**4,160**	**12,904**	**1,559**	**148,665**	
																Form Version Nov 1, 2023	

Monthly Budget

Month:	September	Year:	2025														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
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	
13																0	
14																0	
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 Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	**(19,755)**	**100**	**3,816**	**2,830**	**1,900**	**1,657**	**1,588**	**3,039**	**750**	**300**	**600**	**350**	**581**	**1,613**	**200**	**19,324**	
Year to Date Budget	177,795	900	34,344	25,470	17,100	14,913	14,292	27,351	6,750	2,700	5,400	3,150	5,229	14,517	1,800	173,916	
Year to Date Actual	0	100	0	2,266	1,238	644	0	368	262	62	100	360	488	0	41	5,927	(5,927)
YTD Actual vs. Budget	**(177,795)**	**800**	**34,344**	**23,204**	**15,862**	**14,269**	**14,292**	**26,983**	**6,488**	**2,638**	**5,300**	**2,790**	**4,741**	**14,517**	**1,759**	**167,989**	
															Form Version Nov 1, 2023		

Monthly Budget

Month:	October	Year:	2025														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
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	
13																0	
14																0	
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 Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	**(19,755)**	**100**	**3,816**	**2,830**	**1,900**	**1,657**	**1,588**	**3,039**	**750**	**300**	**600**	**350**	**581**	**1,613**	**200**	**19,324**	
Year to Date Budget	197,550	1,000	38,160	28,300	19,000	16,570	15,880	30,390	7,500	3,000	6,000	3,500	5,810	16,130	2,000	193,240	
Year to Date Actual	0	100	0	2,266	1,238	644	0	368	262	62	100	360	488	0	41	5,927	(5,927)
YTD Actual vs. Budget	**(197,550)**	**900**	**38,160**	**26,034**	**17,762**	**15,926**	**15,880**	**30,022**	**7,238**	**2,938**	**5,900**	**3,140**	**5,322**	**16,130**	**1,959**	**187,313**	
																Form Version Nov 1, 2023	

Monthly Budget

Month:	November	Year:	2025														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
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	
13																0	
14																0	
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 Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	**(19,755)**	**100**	**3,816**	**2,830**	**1,900**	**1,657**	**1,588**	**3,039**	**750**	**300**	**600**	**350**	**581**	**1,613**	**200**	**19,324**	
Year to Date Budget	217,305	1,100	41,976	31,130	20,900	18,227	17,468	33,429	8,250	3,300	6,600	3,850	6,391	17,743	2,200	212,564	
Year to Date Actual	0	100	0	2,266	1,238	644	0	368	262	62	100	360	488	0	41	5,927	(5,927)
YTD Actual vs. Budget	**(217,305)**	**1,000**	**41,976**	**28,864**	**19,662**	**17,583**	**17,468**	**33,061**	**7,988**	**3,238**	**6,500**	**3,490**	**5,903**	**17,743**	**2,159**	**206,637**	
																Form Version Nov 1, 2023	

Monthly Budget

Month:	December	Year:	2025														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	19,755	100	3,816	2,830	1,900	1,657	1,588	3,039	750	300	600	350	581	1,613	200	19,324	431
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	
13																0	
14																0	
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 Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	**(19,755)**	**100**	**3,816**	**2,830**	**1,900**	**1,657**	**1,588**	**3,039**	**750**	**300**	**600**	**350**	**581**	**1,613**	**200**	**19,324**	
Year to Date Budget	237,060	1,200	45,792	33,960	22,800	19,884	19,056	36,468	9,000	3,600	7,200	4,200	6,972	19,356	2,400	231,888	
Year to Date Actual	0	100	0	2,266	1,238	644	0	368	262	62	100	360	488	0	41	5,927	(5,927)
YTD Actual vs. Budget	**(237,060)**	**1,100**	**45,792**	**31,694**	**21,562**	**19,240**	**19,056**	**36,100**	**8,738**	**3,538**	**7,100**	**3,840**	**6,484**	**19,356**	**2,359**	**225,961**	
																Form Version Nov 1, 2023	