

Form Version Nov 1, 2023

30 Day Tracker

Month:	Jan	Year:	2025															This Month SURPLUS / DEFICIT
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	PHONE	MISC.	INVESTMENTS	UTILITIES	TOTAL EXPENSES		
Date																		
1	280.00																	0
2	118.05				21.30	5.43			28.24			50.85						106
3					39.00				8.61									48
4					55.46	21.85												77
5					14.00													14
6					5.82													6
7																		2
8														1.81				0
9	415.57				40.27			66.00	32.56				16.61	66.39				222
10									112.30									112
11					38.66	7.23												46
12						13.99												14
13					1.00	4.00							11.99					17
14					47.70	39.38			22.60				8.92		4.51			123
15					12.61									0.11				13
16					1.00													1
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	814	0	0	0	277	92	0	66	204	0	0	51	38	68	5	800	13	

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 no children, etc.).
 2. Find the gross income level that most closely represents your family (i.e. \$25,000 to \$125,000).
 3. Carry results of current actual monthly Federal, Social Security, Medicare, State, and Local Income Tax Taxes.

Suggested Percentage Guidelines For Family Income
Married with 4 Children

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	65,000	125,000
1. Take Home Pay	100%	100%	100%	100%	100%	100%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income (Gross Income - FICA/Gross - Total Taxes) percentages below add to 100%						
3. Housing	6%	6%	6%	6%	6%	6%
4. Food	15%	15%	14%	14%	14%	14%
5. Transportation	14%	14%	13%	13%	11%	11%
6. Insurance	5%	5%	5%	5%	5%	5%
7. Debt	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	4%	4%	5%	5%	5%
9. Clothing	5%	5%	6%	6%	7%	7%
10. Savings	4%	4%	5%	5%	5%	5%
11. Health & Wellness	8%	7%	7%	7%	7%	7%
12. Miscellaneous	3%	3%	5%	5%	5%	5%
13. Investments	0%	0%	3%	3%	4%	4%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages					

Suggested Percentage Guidelines For Family Income
Married with 3 Children

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	65,000	125,000
1. Take Home Pay	100%	100%	100%	100%	100%	100%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income (Gross Income - FICA/Gross - Total Taxes) percentages below add to 100%						
3. Housing	6%	6%	6%	6%	6%	6%
4. Food	15%	15%	14%	14%	14%	14%
5. Transportation	15%	15%	13%	13%	13%	13%
6. Insurance	5%	5%	5%	5%	5%	5%
7. Debt	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%	6%	6%	6%
12. Miscellaneous	4%	4%	5%	5%	7%	7%
13. Investments	0%	0%	0%	0%	0%	0%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages					

Suggested Percentage Guidelines For Family Income
Single with No Children

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	65,000	125,000
1. Take Home Pay	100%	100%	100%	100%	100%	100%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income (Gross Income - FICA/Gross - Total Taxes) percentages below add to 100%						
3. Housing	6%	6%	6%	6%	6%	6%
4. Food	15%	14%	13%	13%	11%	11%
5. Transportation	15%	14%	13%	13%	13%	13%
6. Insurance	5%	5%	5%	5%	5%	5%
7. Debt	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	4%	4%	5%	7%	7%
9. Clothing	4%	4%	5%	6%	6%	7%
10. Savings	4%	4%	4%	5%	5%	5%
11. Health & Wellness	6%	6%	6%	6%	5%	5%
12. Miscellaneous	3%	4%	5%	6%	7%	7%
13. Investments	0%	0%	0%	0%	0%	0%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages					

Suggested Percentage Guidelines For Individual Income
Single with 1 Child

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	65,000	125,000
1. Take Home Pay	100%	100%	100%	100%	100%	100%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income (Gross Income - FICA/Gross - Total Taxes) percentages below add to 100%						
3. Housing	6%	6%	6%	6%	6%	6%
4. Food	15%	14%	13%	13%	11%	11%
5. Transportation	15%	14%	14%	13%	13%	13%
6. Insurance	3%	3%	4%	4%	5%	5%
7. Debt	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%	0%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages					

Suggested Percentage Guidelines For Individual Income
Married with 2 Children Living Alone

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	65,000	125,000
1. Take Home Pay	100%	100%	100%	100%	100%	100%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income (Gross Income - FICA/Gross - Total Taxes) percentages below add to 100%						
3. Housing	6%	6%	6%	6%	6%	6%
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. Debt	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	6%	6%	7%	7%	8%	9%
9. Clothing	5%	6%	6%	7%	8%	8%
10. Savings	5%	5%	5%	5%	5%	5%
11. Health & Wellness	6%	5%	5%	5%	4%	4%
12. Miscellaneous	5%	6%	6%	6%	7%	7%
13. Investments	3%	4%	5%	5%	6%	7%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages					

Suggested Percentage Guidelines For Individual Income
Married with 2 Children Living Alone

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	65,000	125,000
1. Take Home Pay	100%	100%	100%	100%	100%	100%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income (Gross Income - FICA/Gross - Total Taxes) percentages below add to 100%						
3. Housing	6%	6%	6%	6%	6%	6%
4. Food	6%	6%	6%	7%	7%	7%
5. Transportation	20%	19%	18%	18%	15%	15%
6. Insurance	4%	4%	4%	5%	5%	5%
7. Debt	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	6%	6%	6%	6%	10%	10%
9. Clothing	7%	7%	7%	7%	7%	8%
10. Savings	6%	6%	6%	10%	10%	10%
11. Health & Wellness	6%	6%	6%	6%	5%	5%
12. Miscellaneous	5%	6%	6%	7%	7%	7%
13. Investments	6%	6%	6%	6%	6%	10%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages					

Spending Plan	Current
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INCOME vs. EXPENSE SUMMARY (calcu	
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Net Spendable Income	0
Less Total Expenses	1,387
Surplus or Deficit	(1,387)

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

LESS	
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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 paycheck. Include

NET SPENDABLE INCOME (monthly)	0
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Monthly Expenses	
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Category 3 - Housing (monthly)	0
Mortgage(s) (from Debt List)	0
Extra Mortgage Payment	
Rent	
Insurance	
Property Taxes	
Electricity	
Gas	
Water	
Sanitation	
Telephone / Cell phone	

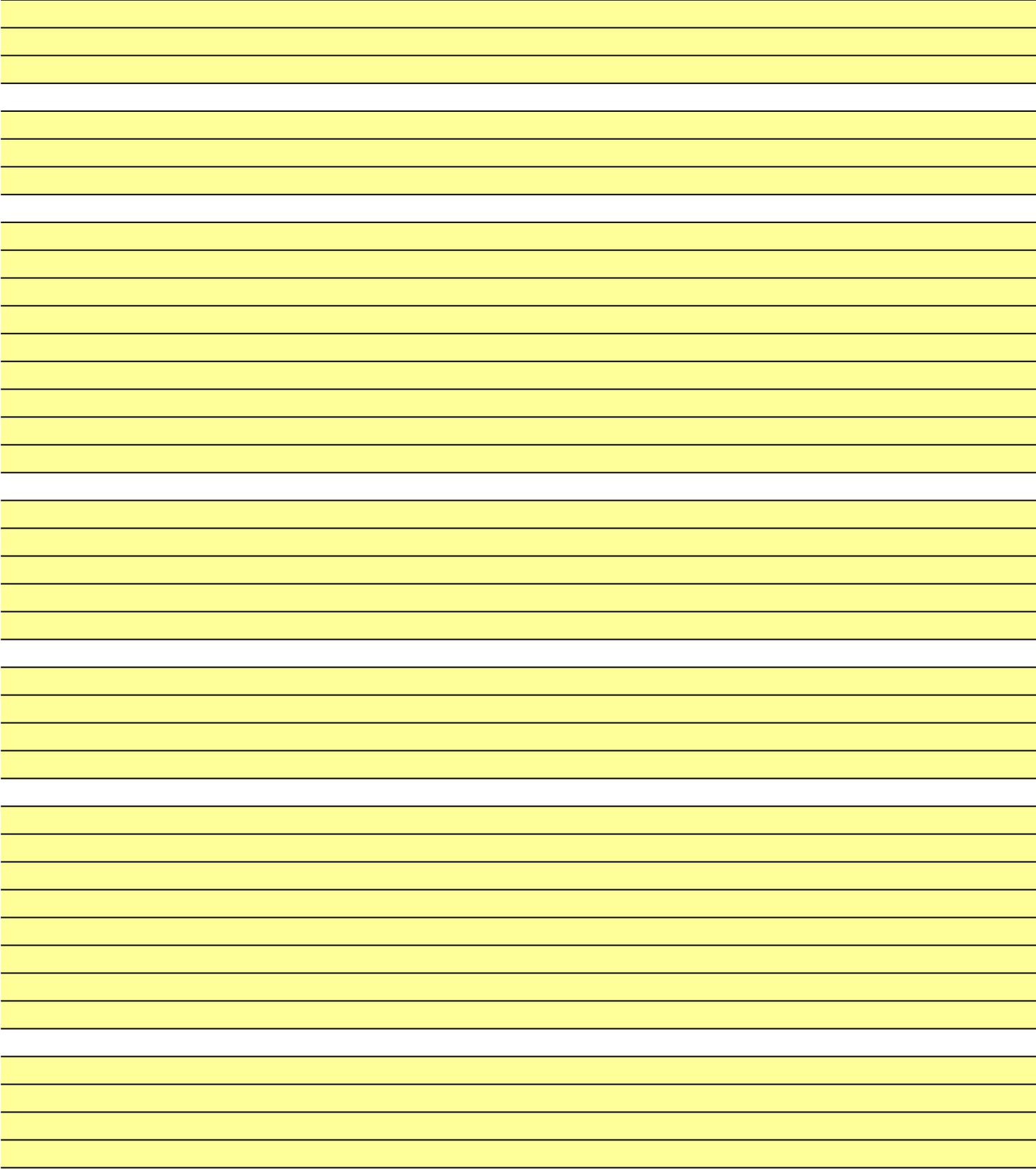
Maintenance	
Internet / Cable Service	
Other	
Category 4 - Food (monthly)	
	0
Grocery	
Other	
Category 5 - Transportation (monthly)	
	360
Auto Payment(s) <i>(from Debt List)</i>	360
Extra Auto Payment	
Gas & Oil	
Auto Insurance	
Licenses & Taxes	
Maintenance	
Replacement	
Other - Tolls/Parking/Transit Fares	
Category 6 - Insurance (monthly)	
	0
Life	
Health/Dental	
Disability	
Other	
Category 7 - Debts (monthly)	
	1,027
Total Credit Cards <i>(from Debt List)</i>	0
Total Other Debt <i>(from Debt List)</i>	1,027
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
Emergency Fund	
Other Savings Goals (use the Savings Goals and Savings Tracker forms if needed)	
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	1.387

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

300	0
280	360
	360
100	0
100	1,027
	0
	1,027
60	0
0	0

100	0
160	0
60	0
80	0
	0
2,000	1,387



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Monthly Budget		For Year :														TOTAL	SURPLUS /
Category:	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	EXPENSES	(DEFICIT)
Month																	
Jan																0	0
Feb																0	0
Mar																0	0
Apr																0	0
May																0	0
Jun																0	0
Jul																0	0
Aug																0	0
Sep																0	0
Oct																0	0
Nov																0	0
Dec																0	0
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Form Version Nov 1, 2023																	

Month:	January		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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
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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																	

Month:	October		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
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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
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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
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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																	

Month:	December		Year:													This Month																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
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