

LIABILITIES / DEBT LIST

CREDIT CARDS (only list cards for which you do not pay the full statement balance each month)

Credit Card Issuer	What Was Purchased	Minimum Monthly Payment	Interest Rate	Months Past Due
Capital One		49.00	9.90%	0
Chase		85.00	6.00%	0
Nordstrom		44.00	10.00%	0
Synchrony/Paypal		111.00	12.50%	1
Capital One		286.00	9.90%	0
Citi Bank		100.00	9.90%	0
Lending Club		682.00	5.00%	0
US Bank		259.00	23.90%	0
Discover		50.00	24.19%	0
Credit Union		195.00	9.90%	0
Total Credit Cards		1,861		

AUTO LOANS

Loan Company	Year, Make, Model	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		

Month:	November	Year:	2024												
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ 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 (calculated)	
--	--

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																
Category:	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT			HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / (DEFICIT)
Month									RECREATION	CLOTHING	SAVINGS						
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															
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	TOTAL EXPENSES	This Month 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	19,324	431
Date																		
1		100.00		2,013.90	95.91		1,588.00				100.00		13.87					3,912
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	45.00		3,816.00	41.22	287.90				30.94		45.00		21.35					4,242
14	19,755.00			207.78	103.88			1,199.00	12.24	44.84	150.00		3.52	1,613.00	22.60			3,357
15					69.90	554.00		422.00	17.38				9.54		17.07			1,090
16				88.59	26.76	40.05		100.00	53.54				52.00					361
17					145.12	79.47			117.17									342
18					57.08													57
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	19,800	100	3,816	2,603	1,537	1,317	1,588	2,089	493	106	295	360	549	1,613	63	16,531	16,531	3,269
This Month vs. Budget	45	0	0	227	363	340	0	950	257	194	305	(10)	32	0	137	2,793	2,793	
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	19,324	
Year to Date Actual	19,800	100	3,816	2,603	1,537	1,317	1,588	2,089	493	106	295	360	549	1,613	63	16,531	16,531	3,269
YTD Actual vs. Budget	45	0	0	227	363	340	0	950	257	194	305	(10)	32	0	137	2,793	2,793	

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	19,800	100	3,816	2,603	1,537	1,317	1,588	2,089	493	106	295	360	549	1,613	63	16,531	3,269
YTD Actual vs. Budget	(19,710)	100	3,816	3,057	2,263	1,997	1,588	3,989	1,007	494	905	340	613	1,613	337	22,117	

Form Version Nov 1, 2023

Monthly Budget

Month:	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 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	19,800	100	3,816	2,603	1,537	1,317	1,588	2,089	493	106	295	360	549	1,613	63	16,531	3,269
YTD Actual vs. Budget	(39,465)	200	7,632	5,887	4,163	3,654	3,176	7,028	1,757	794	1,505	690	1,194	3,226	537	41,441	

Form Version Nov 1, 2023

Monthly Budget

Month:	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 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	19,800	100	3,816	2,603	1,537	1,317	1,588	2,089	493	106	295	360	549	1,613	63	16,531	3,269
YTD Actual vs. Budget	(59,220)	300	11,448	8,717	6,063	5,311	4,764	10,067	2,507	1,094	2,105	1,040	1,775	4,839	737	60,765	

Form Version Nov 1, 2023

Monthly Budget

Month:	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 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	19,800	100	3,816	2,603	1,537	1,317	1,588	2,089	493	106	295	360	549	1,613	63	16,531	3,269
YTD Actual vs. Budget	(78,975)	400	15,264	11,547	7,963	6,968	6,352	13,106	3,257	1,394	2,705	1,390	2,356	6,452	937	80,089	

Form Version Nov 1, 2023

Monthly Budget

Month:	June		Year:	2025																
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	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	19,800	100	3,816	2,603	1,537	1,317	1,588	2,089	493	106	295	360	549	1,613	63	16,531			3,269	
YTD Actual vs. Budget	(98,730)	500	19,080	14,377	9,863	8,625	7,940	16,145	4,007	1,694	3,305	1,740	2,937	8,065	1,137	99,413				

Form Version Nov 1, 2023

Monthly Budget

Month:	July		Year:	2025															
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	TOTAL	This Month 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	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	19,800	100	3,816	2,603	1,537	1,317	1,588	2,089	493	106	295	360	549	1,613	63	16,531			3,269
YTD Actual vs. Budget	(118,485)	600	22,896	17,207	11,763	10,282	9,528	19,184	4,757	1,994	3,905	2,090	3,518	9,678	1,337	118,737			

Form Version Nov 1, 2023

Monthly Budget

Month:	August		Year:	2025															
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	TOTAL	This Month 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	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	19,800	100	3,816	2,603	1,537	1,317	1,588	2,089	493	106	295	360	549	1,613	63	16,531			3,269
YTD Actual vs. Budget	(138,240)	700	26,712	20,037	13,663	11,939	11,116	22,223	5,507	2,294	4,505	2,440	4,099	11,291	1,537	138,061			

Form Version Nov 1, 2023

Monthly Budget

Month:	September	Year:	2025																
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	TOTAL	This Month 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	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	19,800	100	3,816	2,603	1,537	1,317	1,588	2,089	493	106	295	360	549	1,613	63	16,531		3,269	
YTD Actual vs. Budget	(157,995)	800	30,528	22,867	15,563	13,596	12,704	25,262	6,257	2,594	5,105	2,790	4,680	12,904	1,737	157,385			

Form Version Nov 1, 2023

Monthly Budget

Month:	October	Year:	2025																
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	TOTAL	This Month 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	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	19,800	100	3,816	2,603	1,537	1,317	1,588	2,089	493	106	295	360	549	1,613	63	16,531		3,269	
YTD Actual vs. Budget	(177,750)	900	34,344	25,697	17,463	15,253	14,292	28,301	7,007	2,894	5,705	3,140	5,261	14,517	1,937	176,709			

Form Version Nov 1, 2023

Monthly Budget

Month:	November	Year:	2025																
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	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	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	19,800	100	3,816	2,603	1,537	1,317	1,588	2,089	493	106	295	360	549	1,613	63	16,531		3,269	
YTD Actual vs. Budget	(197,505)	1,000	38,160	28,527	19,363	16,910	15,880	31,340	7,757	3,194	6,305	3,490	5,842	16,130	2,137	196,033			

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	19,800	100	3,816	2,603	1,537	1,317	1,588	2,089	493	106	295	360	549	1,613	63	16,531	3,269
YTD Actual vs. Budget	(217,260)	1,100	41,976	31,357	21,263	18,567	17,468	34,379	8,507	3,494	6,905	3,840	6,423	17,743	2,337	215,357	

Form Version Nov 1, 2023