

**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
<b>Total Credit Cards</b>		<b>0</b>		

**AUTO LOANS**

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due
<b>Total Auto Loans</b>		<b>0</b>		

**HOME MORTGAGES (includes home equity loans or lines of credit)**

Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due
Mr. Cooper dba NationStar Mortgage	2412 Winding Creek Dr	938.21	2.38%	0
<b>Total Home Mortgages</b>		<b>938</b>		

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

Who	Type of Debt (medical, education, etc.)	Minimum Monthly Payment	Interest Rate	Months Past Due
State Employees Credit Union	Personal line of credit	330.00	10.75%	0
<b>Total Other Debt</b>		<b>330</b>		



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
Date															
1															
2					47.70		96.75								
3				160.13	44.03				15.00				18.95		
4															
5															
6		10.00										40.00			
7	1,833.00	200.00		72.68	108.44					47.00		5.00			
8				280.00											
9						19.84									
10				275.00	48.47										
11									40.57						
12		25.00		26.99											
13					31.28							18.24			
14															
15															
16															
17															
18				55.00											
19		10.00													
20															
21				34.99											
22													80.00		
23					72.98										
24		350.00									300.00				
25	2,821.00			938.00		25.00		430.00			25.00	40.00	140.00		
26		10.00													
27				80.00							50.00				
28															
29															
30															
31															
This month Actual	4,654	605	0	1,923	353	45	97	430	56	47	375	103	239	0	0

## Suggested Percentage Guidelines For Family Income

**(Married with 2 Children)**

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	85,000	125,000
1. Tithe/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					
<b>Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%</b>						
3. Housing	39%	36%	32%	30%	30%	29%
4. Food	15%	12%	13%	12%	11%	11%
5. Transportation	15%	12%	13%	14%	13%	13%
6. Insurance	5%	5%	5%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	5%	5%	7%	7%	8%
9. Clothing	4%	5%	5%	6%	7%	7%
10. Savings	5%	5%	5%	5%	5%	5%
11. Health & Wellness	5%	6%	6%	5%	5%	5%
12. Miscellaneous	4%	4%	6%	6%	7%	7%
13. Investments	0%	5%	5%	5%	5%	5%
<b>Total Net Spendable Income:</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
14. School/Child Care	no guideline percentages					

Percentage Spending Plan							
Gross Monthly Income			from Current Spending Plan:	4,654	55,848	Annual Income	
	Input appropriate % from "Percentage Guide"						
Income Deductions	Percentage	x	Gross Monthly Income	=	Guideline Amount		
1. Tithe/Giving	10%	x	4,654	=	465		
2. Total Taxes	no guideline		actual from Current Spending Plan:		0		
Net Spendable Income (NSI)					4,189	50,263	Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount	
3. Housing		x	4,189	=	0.00	
4. Food		x	4,189	=	0.00	
5. Transportation		x	4,189	=	0.00	
6. Insurance		x	4,189	=	0.00	
7. Debts		x	4,189	=	0.00	
8. Entertainment/Recreation		x	4,189	=	0.00	
9. Clothing		x	4,189	=	0.00	
10. Savings		x	4,189	=	0.00	
11. Health & Wellness		x	4,189	=	0.00	
12. Miscellaneous		x	4,189	=	0.00	
13. Investments	0%	x	4,189	=	0.00	
14. School/Child Care	no guideline					
Total Percentages: (cannot exceed 100%)			0%			
Total Guideline Expenses: (cannot exceed Net Spendable Income)					0.00	OK

Spending Plan	Current	Guideline	New Budget
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<b>INCOME vs. EXPENSE SUMMARY (calculated)</b>			
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Net Spendable Income	4,049	Current	4,034
Less Total Expenses	3,613		4,032
Surplus or Deficit	436		2

<b>Monthly Income</b>			
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<b>Gross Monthly Income</b>	<b>4,654</b>	<b>4,654</b>	<b>4,654</b>
Monthly Salary			
Interest Income			
Dividends			
Commissions			
Bonuses/Tips			
Retirement Income	4,654		4,654
Net Business Income			
Other Income			

<b>LESS</b>			
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<b>Category 1 - Tithing/Giving (monthly)</b>	<b>605</b>	<b>465</b>	<b>620</b>
The Local Church	570		570
The Poor	10		
Other Ministries	25		10
Other Giving			40

<b>Category 2 - Taxes (monthly)</b>			
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<b>Category 2 - Taxes (monthly)</b>	<b>0</b>	<b>0</b>	<b>0</b>
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 these deductions as expenses in rows listed below.

<b>NET SPENDABLE INCOME (monthly)</b>	<b>4,049</b>	<b>4,189</b>	<b>4,034</b>
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<b>Monthly Expenses</b>			
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<b>Category 3 - Housing (monthly)</b>	<b>1,843</b>	<b>0</b>	<b>1,705</b>
Mortgage(s) (from Debt List)	938		938
Extra Mortgage Payment			100
Rent			
Insurance			
Property Taxes			100
Electricity	73		200
Gas			
Water			

Sanitation			
Telephone / Cell phone	35		35
Maintenance	715		250
Internet / Cable Service	27		27
Other	55		55
<b>Category 4 - Food (monthly)</b>			
	<b>353</b>	<b>0</b>	<b>200</b>
Grocery	353		200
Other			
<b>Category 5 - Transportation (monthly)</b>			
	<b>45</b>	<b>0</b>	<b>250</b>
Auto Payment(s) (from Debt List)	0		0
Extra Auto Payment			
Gas & Oil	45		50
Auto Insurance			100
Licenses & Taxes			50
Maintenance			50
Replacement			
Other - Tolls/Parking/Transit Fares			
<b>Category 6 - Insurance (monthly)</b>			
	<b>97</b>	<b>0</b>	<b>147</b>
Life	97		97
Health/Dental			50
Disability			
Other			
<b>Category 7 - Debts (monthly)</b>			
	<b>430</b>	<b>0</b>	<b>430</b>
Total Credit Cards (from Debt List)	0		0
Total Other Debt (from Debt List)	330		330
Extra Debt Payments	100		100
<b>Category 8 - Entertainment &amp; Recreation (monthly)</b>			
	<b>56</b>	<b>0</b>	<b>50</b>
Eating Out / Lunches	56		50
Baby Sitters			
Activities / Trips			
Vacation			
Pets			
Hobbies and Sports			
Other			
<b>Category 9 - Clothing (monthly)</b>			
	<b>47</b>	<b>0</b>	<b>100</b>
Children's Clothing Needs			
Husband/Wife Clothing Needs	47		100

Other			
<b>Category 10 - Savings (monthly)</b>			
	<b>400</b>	<b>0</b>	<b>425</b>
Savings Account	50		200
Credit Union	325		200
Other	25		25
<b>Category 11 - Health &amp; Wellness (monthly)</b>			
	<b>103</b>	<b>0</b>	<b>175</b>
Doctor	80		50
Dentist			50
Prescriptions	5		
Eye Glasses / Contacts			75
HSA or FSA Contributions			
Other	18		
<b>Category 12 - Miscellaneous (monthly)</b>			
	<b>239</b>	<b>0</b>	<b>450</b>
Toiletries / Cosmetics			50
Beauty / Barber	80		150
Laundry / Cleaning			
Allowances			
Subscriptions	19		50
Gifts (including Christmas)			
Cash	140		200
Other			
<b>Category 13 - Investments (monthly)</b>			
	<b>0</b>	<b>0</b>	<b>0</b>
Employer 401k/403b plans			
Retirement IRAs			
College Funds			
Non-Retirement Stocks, Bonds, Mutual Funds			
Investment Real Estate			
Other			
<b>Category 14 - School/Child Care (monthly)<sup>(1)</sup></b>			
	<b>0</b>		<b>100</b>
School Tuition			
School Books, Supplies, Materials, etc			
Transportation			100
Day Care			
Tutoring, Lessons for Music, Dance, etc			
Other			
<b>Total Expenses</b>	<b>3,613</b>	<b>0</b>	<b>4,032</b>

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

**Monthly Budget**

Monthly Budget																	
For Year :																	
Category:	ENTERTAINMENT														HEALTH &	TOTAL	
Month	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	RECREATION	CLOTHING	SAVINGS	WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	EXPENSES	SURPLUS / (DEFICIT)
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
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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**Monthly Budget**

Month:	January		Year:															
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																		
1																		0
2																		0
3																		0
4																		0
5																		0
6																		0
7																		0
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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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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**Monthly Budget**

Month:	February		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																		
1																		0
2		10.00	75.00															85
3					56.00													56
4																		0
5																		0
6																		0
7																		0
8																		0
9																		0
10																		0
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26																		0
27																		0
28																		0
29																		0
30																		0
31																		0
This Month Actual	0	10	75	0	56	0	0	0	0	0	0	0	0	0	0	0	141	(141)
This Month vs. Budget	0	(10)	(75)	0	(56)	0	0	0	0	0	0	0	0	0	0	0	(141)	
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date Actual	0	10	75	0	56	0	0	0	0	0	0	0	0	0	0	0	141	(141)
YTD Actual vs. Budget	0	(10)	(75)	0	(56)	0	0	0	0	0	0	0	0	0	0	0	(141)	

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**Monthly Budget**

Month:	March		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	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																		
1																		0
2																		0
3																		0
4																		0
5																		0
6																		0
7																		0
8																		0
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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
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	10	75	0	56	0	0	0	0	0	0	0	0	0	0	0	141	(141)
YTD Actual vs. Budget	0	(10)	(75)	0	(56)	0	0	0	0	0	0	0	0	0	0	0	(141)	

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**Monthly Budget**

Month:	April		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																			
1																			0
2																			0
3																			0
4																			0
5																			0
6																			0
7																			0
8																			0
9																			0
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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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	10	75	0	56	0	0	0	0	0	0	0	0	0	0	0	0	141	(141)
YTD Actual vs. Budget	0	(10)	(75)	0	(56)	0	0	0	0	0	0	0	0	0	0	0	0	(141)	

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**Monthly Budget**

Month:	<b>May</b>		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	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																		
1																		0
2																		0
3																		0
4																		0
5																		0
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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
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	10	75	0	56	0	0	0	0	0	0	0	0	0	0	0	141	(141)
YTD Actual vs. Budget	0	(10)	(75)	0	(56)	0	0	0	0	0	0	0	0	0	0	0	(141)	

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**Monthly Budget**

Month:	<b>June</b>		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	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																		
1																		0
2																		0
3																		0
4																		0
5																		0
6																		0
7																		0
8																		0
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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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	10	75	0	56	0	0	0	0	0	0	0	0	0	0	0	141	(141)
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>(10)</b>	<b>(75)</b>	<b>0</b>	<b>(56)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(141)</b>	

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**Monthly Budget**

Month:	July		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																			
1																			0
2																			0
3																			0
4																			0
5																			0
6																			0
7																			0
8																			0
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17																			0
18																			0
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21																			0
22																			0
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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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	10	75	0	56	0	0	0	0	0	0	0	0	0	0	0	0	141	(141)
YTD Actual vs. Budget	0	(10)	(75)	0	(56)	0	0	0	0	0	0	0	0	0	0	0	0	(141)	

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**Monthly Budget**

Month:	<b>August</b>		Year:															
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																		
1																		0
2																		0
3																		0
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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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	10	75	0	56	0	0	0	0	0	0	0	0	0	0	0	141	(141)
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>(10)</b>	<b>(75)</b>	<b>0</b>	<b>(56)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(141)</b>	

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**Monthly Budget**

Month:	<b>September</b>		Year:															
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																		
1																		0
2																		0
3																		0
4																		0
5																		0
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8																		0
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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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	10	75	0	56	0	0	0	0	0	0	0	0	0	0	0	141	(141)
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>(10)</b>	<b>(75)</b>	<b>0</b>	<b>(56)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(141)</b>	

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**Monthly Budget**

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 AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																		
1																		0
2																		0
3																		0
4																		0
5																		0
6																		0
7																		0
8																		0
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20																		0
21																		0
22																		0
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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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	10	75	0	56	0	0	0	0	0	0	0	0	0	0	0	141	(141)
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>(10)</b>	<b>(75)</b>	<b>0</b>	<b>(56)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(141)</b>	

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**Monthly Budget**

Month:	<b>November</b>	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Date																		
1																		0
2																		0
3																		0
4																		0
5																		0
6																		0
7																		0
8																		0
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16																		0
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18																		0
19																		0
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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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Year to Date Actual	0	10	75	0	56	0	0	0	0	0	0	0	0	0	0	0		141
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>(10)</b>	<b>(75)</b>	<b>0</b>	<b>(56)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>(141)</b>

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**Monthly Budget**

Month:	December		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Date																		
1																		0
2																		0
3																		0
4																		0
5																		0
6																		0
7																		0
8																		0
9																		0
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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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Year to Date Actual	0	10	75	0	56	0	0	0	0	0	0	0	0	0	0	0		141
YTD Actual vs. Budget	0	(10)	(75)	0	(56)	0	0	0	0	0	0	0	0	0	0	0		(141)

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