

**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
Third Federal Savings	126 Bartlett St	1,005.00	3.00%	0
<b>Total Home Mortgages</b>		<b>1,005</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
Matt	Loan for down payment	500.00	0.00%	0
<b>Total Other Debt</b>		<b>500</b>		



Month:	Jan	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															
3															
4															
5															
6															
7															
8															
9	2,132.31				13.00						1,000.00				
10				140.00				500.00							
11															
12															
13		50.00										87.00			
14						24.55									
15													41.18		
16															
17					126.00										
18					8.50				41.25						
19		235.36			5.75										
20					155.00										
21															
22															
23	1,832.31														
24	91.00				8.48	37.23								174.60	
25					13.26										
26					26.64										
27									15.91						
28					135.95										
29					51.47	26.94									
30					52.94			1,954.72							
31	1,400.00			1,125.00	162.83							75.00			
This month Actual	5,456	285	0	1,265	760	89	0	2,455	57	0	1,000	162	248	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:	5,495	65,944	Annual Income	
	Input appropriate % from "Percentage Guide"						
Income Deductions	Percentage	x	Gross Monthly Income	=	Guideline Amount		
1. Tithe/Giving	10%	x	5,495	=	550		
2. Total Taxes	no guideline		actual from Current Spending Plan:		0		
Net Spendable Income (NSI)					4,946	59,349	Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount	
3. Housing	34%	x	4,946	=	1,681.57	
4. Food	7%	x	4,946	=	346.21	
5. Transportation	14%	x	4,946	=	692.41	
6. Insurance	5%	x	4,946	=	247.29	
7. Debts	5%	x	4,946	=	247.29	
8. Entertainment/Recreation	7%	x	4,946	=	346.21	
9. Clothing	7%	x	4,946	=	346.21	
10. Savings	5%	x	4,946	=	247.29	
11. Health & Wellness	5%	x	4,946	=	247.29	
12. Miscellaneous	6%	x	4,946	=	296.75	
13. Investments	5%	x	4,946	=	247.29	
14. School/Child Care	no guideline					
Total Percentages: (cannot exceed 100%)			100%			
Total Guideline Expenses: (cannot exceed Net Spendable Income)					4,945.79	OK

<b>Spending Plan</b>	Current
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<b>INCOME vs. EXPENSE SUMMARY (calcu</b>	
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<b>Net Spendable Income</b>	<b>5,215</b>
<b>Less Total Expenses</b>	<b>5,039</b>
<b>Surplus or Deficit</b>	<b>177</b>

<b>Monthly Income</b>	
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<b>Gross Monthly Income</b>	<b>5,495</b>
Monthly Salary	3,964
Interest Income	
Dividends	
Commissions	
Bonuses/Tips	
Retirement Income	
Net Business Income	1,440
Other Income	91

<b>LESS</b>	
<b>Category 1 - Tithe/Giving (monthly)</b>	<b>280</b>
The Local Church	230
The Poor	
Other Ministries	50
Other Giving	

<b>Category 2 - Taxes (monthly)</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>5,215</b>
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<b>Monthly Expenses</b>	
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<b>Category 3 - Housing (monthly)</b>	<b>2,466</b>
Mortgage(s) (from Debt List)	1,005
Extra Mortgage Payment	600
Rent	
Insurance	126
Property Taxes	240
Electricity	80
Gas	60
Water	

Sanitation	
Telephone / Cell phone	175
Maintenance	
Internet / Cable Service	60
HOA	120
<b>Category 4 - Food (monthly)</b>	
	<b>200</b>
Grocery	200
Other	
<b>Category 5 - Transportation (monthly)</b>	
	<b>198</b>
Auto Payment(s) (from Debt List)	0
Extra Auto Payment	
Gas & Oil	123
Auto Insurance	75
Licenses & Taxes	
Maintenance	
Replacement	
Other - Tolls/Parking/Transit Fares	
<b>Category 6 - Insurance (monthly)</b>	
	<b>675</b>
Life	
Health/Dental	600
Disability	
Dr. Hardin	75
<b>Category 7 - Debts (monthly)</b>	
	<b>500</b>
Total Credit Cards (from Debt List)	0
Total Other Debt (from Debt List)	500
Extra Debt Payments	
<b>Category 8 - Entertainment &amp; Recreation (monthly)</b>	
	<b>100</b>
Eating Out / Lunches	100
Baby Sitters	
Activities / Trips	
Vacation	
Pets	
Hobbies and Sports	
Other	
<b>Category 9 - Clothing (monthly)</b>	
	<b>0</b>
Children's Clothing Needs	
Husband/Wife Clothing Needs	
Other	

<b>Category 10 - Savings (monthly)</b>	<b>600</b>
Emergency Fund	300
Other Savings Goals (use the Savings Goals and Savings Tracker forms if needed)	300
<b>Category 11 - Health &amp; Wellness (monthly)</b>	<b>0</b>
Doctor	
Dentist	
Prescriptions	
Eye Glasses / Contacts	
HSA or FSA Contributions	
Other	
<b>Category 12 - Miscellaneous (monthly)</b>	<b>300</b>
Toiletries / Cosmetics	150
Beauty / Barber	150
Laundry / Cleaning	
Allowances	
Subscriptions	
Gifts (including Christmas)	
Cash	
Other	
<b>Category 13 - Investments (monthly)</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>
School Tuition	
School Books, Supplies, Materials, etc	
Transportation	
Day Care	
Tutoring, Lessons for Music, Dance, etc	
Other	
<b>Total Expenses</b>	<b>5,039</b>

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

**Monthly Budget**

Monthly Budget		For Year : 2025														TOTAL	SURPLUS /
Category:	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT			HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	EXPENSES	(DEFICIT)
Month									RECREATION	CLOTHING	SAVINGS						
Jan	5,455	230		2,350	350	198	675	500	100	0	600	150	190	62		5,405	50
Feb	5,455	230		2,350	350	198	675	500	100	0	600	150	190	112		5,455	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
	10,910	460	0	4,700	700	396	1,350	1,000	200	0	1,200	300	380	174	0	10,860	50

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**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	5,455	230	0	2,350	350	198	675	500	100	0	600	150	190	62	0	5,405		50	
Date																			
1																			0
2																			0
3																			0
4																			0
5																			0
6																			0
7																			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
<b>This Month vs. Budget</b>	<b>(5,455)</b>	<b>230</b>	<b>0</b>	<b>2,350</b>	<b>350</b>	<b>198</b>	<b>675</b>	<b>500</b>	<b>100</b>	<b>0</b>	<b>600</b>	<b>150</b>	<b>190</b>	<b>62</b>	<b>0</b>	<b>5,405</b>			
Year to Date Budget	5,455	230	0	2,350	350	198	675	500	100	0	600	150	190	62	0	5,405			
Year to Date Actual	0	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>(5,455)</b>	<b>230</b>	<b>0</b>	<b>2,350</b>	<b>350</b>	<b>198</b>	<b>675</b>	<b>500</b>	<b>100</b>	<b>0</b>	<b>600</b>	<b>150</b>	<b>190</b>	<b>62</b>	<b>0</b>	<b>5,405</b>			

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**Monthly Budget**

Month:	<b>February</b>	Year:	<b>2025</b>															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	5,455	230	0	2,350	350	198	675	500	100	0	600	150	190	112	0	5,455		0
Date																		
1	1,440.00				52.94							150.00						203
2	225.00			600.00	162.83													763
3																		0
4				1,005.30		21.89												1,027
5																		0
6	2,217.01										1,300.00							1,300
7					25.41								15.00					40
8																		0
9																		0
10																		0
11		50.00				35.18												85
12					53.21						250.00							303
13													20.11					20
14					142.59								16.31					159
15					10.66								64.89					76
16																		0
17																		0
18		230.00		126.00														356
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	3,882	280	0	1,731	448	57	0	0	0	0	1,550	150	116	0	0	4,332		(450)
This Month vs. Budget	(1,573)	(50)	0	619	(98)	141	675	500	100	0	(950)	0	74	112	0	1,123		
Year to Date Budget	10,910	460	0	4,700	700	396	1,350	1,000	200	0	1,200	300	380	174	0	10,860		
Year to Date Actual	3,882	280	0	1,731	448	57	0	0	0	0	1,550	150	116	0	0	4,332		(450)
YTD Actual vs. Budget	(7,028)	180	0	2,969	252	339	1,350	1,000	200	0	(350)	150	264	174	0	6,528		

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**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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
1																	0
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26																	0
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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	10,910	460	0	4,700	700	396	1,350	1,000	200	0	1,200	300	380	174	0	10,860	
Year to Date Actual	3,882	280	0	1,731	448	57	0	0	0	0	1,550	150	116	0	0	4,332	(450)
YTD Actual vs. Budget	(7,028)	180	0	2,969	252	339	1,350	1,000	200	0	(350)	150	264	174	0	6,528	

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**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	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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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	10,910	460	0	4,700	700	396	1,350	1,000	200	0	1,200	300	380	174	0	10,860			
Year to Date Actual	3,882	280	0	1,731	448	57	0	0	0	0	1,550	150	116	0	0	4,332		(450)	
YTD Actual vs. Budget	(7,028)	180	0	2,969	252	339	1,350	1,000	200	0	(350)	150	264	174	0	6,528			

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**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	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
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	10,910	460	0	4,700	700	396	1,350	1,000	200	0	1,200	300	380	174	0	10,860	
Year to Date Actual	3,882	280	0	1,731	448	57	0	0	0	0	1,550	150	116	0	0	4,332	(450)
YTD Actual vs. Budget	(7,028)	180	0	2,969	252	339	1,350	1,000	200	0	(350)	150	264	174	0	6,528	

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**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	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	10,910	460	0	4,700	700	396	1,350	1,000	200	0	1,200	300	380	174	0	10,860			
Year to Date Actual	3,882	280	0	1,731	448	57	0	0	0	0	1,550	150	116	0	0	4,332		(450)	
<b>YTD Actual vs. Budget</b>	<b>(7,028)</b>	<b>180</b>	<b>0</b>	<b>2,969</b>	<b>252</b>	<b>339</b>	<b>1,350</b>	<b>1,000</b>	<b>200</b>	<b>0</b>	<b>(350)</b>	<b>150</b>	<b>264</b>	<b>174</b>	<b>0</b>	<b>6,528</b>			

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**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	TOTAL 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
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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	10,910	460	0	4,700	700	396	1,350	1,000	200	0	1,200	300	380	174	0	10,860		
Year to Date Actual	3,882	280	0	1,731	448	57	0	0	0	0	1,550	150	116	0	0	4,332		(450)
YTD Actual vs. Budget	(7,028)	180	0	2,969	252	339	1,350	1,000	200	0	(350)	150	264	174	0	6,528		

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**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	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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5																		0	
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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	10,910	460	0	4,700	700	396	1,350	1,000	200	0	1,200	300	380	174	0	10,860			
Year to Date Actual	3,882	280	0	1,731	448	57	0	0	0	0	1,550	150	116	0	0	4,332		(450)	
YTD Actual vs. Budget	(7,028)	180	0	2,969	252	339	1,350	1,000	200	0	(350)	150	264	174	0	6,528			

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**Monthly Budget**

Month:	<b>September</b>	Year:	<b>2025</b>															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
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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	10,910	460	0	4,700	700	396	1,350	1,000	200	0	1,200	300	380	174	0	10,860		
Year to Date Actual	3,882	280	0	1,731	448	57	0	0	0	0	1,550	150	116	0	0	4,332		(450)
YTD Actual vs. Budget	(7,028)	180	0	2,969	252	339	1,350	1,000	200	0	(350)	150	264	174	0	6,528		

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**Monthly Budget**

Month:	<b>October</b>	Year:	<b>2025</b>															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
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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	10,910	460	0	4,700	700	396	1,350	1,000	200	0	1,200	300	380	174	0	10,860		
Year to Date Actual	3,882	280	0	1,731	448	57	0	0	0	0	1,550	150	116	0	0	4,332		(450)
<b>YTD Actual vs. Budget</b>	<b>(7,028)</b>	<b>180</b>	<b>0</b>	<b>2,969</b>	<b>252</b>	<b>339</b>	<b>1,350</b>	<b>1,000</b>	<b>200</b>	<b>0</b>	<b>(350)</b>	<b>150</b>	<b>264</b>	<b>174</b>	<b>0</b>	<b>6,528</b>		

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**Monthly Budget**

Month:	<b>November</b>	Year:	<b>2025</b>															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
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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	10,910	460	0	4,700	700	396	1,350	1,000	200	0	1,200	300	380	174	0	10,860		
Year to Date Actual	3,882	280	0	1,731	448	57	0	0	0	0	1,550	150	116	0	0	4,332		(450)
YTD Actual vs. Budget	(7,028)	180	0	2,969	252	339	1,350	1,000	200	0	(350)	150	264	174	0	6,528		

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**Monthly Budget**

Month:	<b>December</b>	Year:	<b>2025</b>															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
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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	10,910	460	0	4,700	700	396	1,350	1,000	200	0	1,200	300	380	174	0	10,860		
Year to Date Actual	3,882	280	0	1,731	448	57	0	0	0	0	1,550	150	116	0	0	4,332		(450)
YTD Actual vs. Budget	(7,028)	180	0	2,969	252	339	1,350	1,000	200	0	(350)	150	264	174	0	6,528		

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