

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
Chase Bank	Vacation to see relatives, hur	300.00	20.00%	0
Chase Bank	Stuff	450.00	26.49%	0
Citi	stuff,nothing good enough to	150.00	26.99%	0
Total Credit Cards		900		

AUTO LOANS

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due
Security bank	2014	530.00	6.80%	0
Total Auto Loans		530		

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

Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due
ND Housing Authority	107 6th street Se Hettinger,	1,400.00	4.40%	0
Total Home Mortgages		1,400		

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

Who	Type of Debt (medical, education, etc.)	Minimum Monthly Payment	Interest Rate	Months Past Due
Nelnet	student loan	258.00	3.75%	0
Total Other Debt		258		

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	4,638.00		648.82	1,400.00	168.64	43.71	86.66					137.50	50.00	246.90	
2					4.26	40.35									
3					91.75							25.01	68.76		
4					163.84	44.61			100.00			80.00			
5												43.03			
6					46.45	36.06									
7					58.85										
8					41.27	530.00									
9						38.65						6.82	40.00		
10	2,215.83		330.03		108.76	39.61									
11												35.44			
12					6.41	42.09	10.00								
13				75.00	243.37	38.17									
14				363.00	133.37	28.36							213.87		
15	4,638.00		648.82	210.00	81.47	43.86	86.66	725.00				137.50		246.90	
16					450.00	264.89		600.00	15.36				46.26		
17		40.00							18.60	57.35		110.00			
18				150.00	136.22	35.75			27.05						
19					38.15					48.34			12.99		
20					57.93	22.43							100.00		
21					643.49			500.00							
22														13.31	
23					225.00	37.34									
24				330.00		16.42		149.22					58.27		
25	2,215.83		330.03						86.50						
26					233.63	37.34							37.76		
27					36.02	36.00		175.00							
28		64.00						258.00							
29					37.37										
30					36.80										
31					52.45										
This month Actual	13,708	104	1,958	2,528	3,096	1,376	183	2,407	248	106	0	575	741	494	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					
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:	13,708	164,496	Annual Income	
	Input appropriate % from "Percentage Guide"						
Income Deductions	Percentage	x	Gross Monthly Income	=	Guideline Amount		
1. Tithe/Giving	10%	x	13,708	=	1,371		
2. Total Taxes	no guideline		actual from Current Spending Plan:		1,958		
Net Spendable Income (NSI)					10,379	124,550	Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount	
3. Housing	32%	x	10,379	=	3,321.34	
4. Food	14%	x	10,379	=	1,453.09	
5. Transportation	11%	x	10,379	=	1,141.71	
6. Insurance	5%	x	10,379	=	518.96	
7. Debts	5%	x	10,379	=	518.96	
8. Entertainment/Recreation	5%	x	10,379	=	518.96	
9. Clothing	7%	x	10,379	=	726.54	
10. Savings	5%	x	10,379	=	518.96	
11. Health & Wellness	7%	x	10,379	=	726.54	
12. Miscellaneous	5%	x	10,379	=	518.96	
13. Investments	4%	x	10,379	=	415.17	
14. School/Child Care	no guideline					
Total Percentages: (cannot exceed 100%)			100%			
Total Guideline Expenses: (cannot exceed Net Spendable Income)					10,379.20	OK

Spending Plan	Current
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INCOME vs. EXPENSE SUMMARY (calcu

Net Spendable Income	11,646
Less Total Expenses	11,754
Surplus or Deficit	(108)

Monthly Income

Gross Monthly Income	13,708
Monthly Salary	13,708
Interest Income	
Dividends	
Commissions	
Bonuses/Tips	
Retirement Income	
Net Business Income	
Other Income	
LESS	
Category 1 - Tithe/Giving (monthly)	104
The Local Church	
The Poor	40
Other Ministries	
Other Giving	64
Category 2 - Taxes (monthly)	
Category 2 - Taxes (monthly)	1,958
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.	
NET SPENDABLE INCOME (monthly)	11,646

Monthly Expenses

Category 3 - Housing (monthly)	2,528
Mortgage(s) (from Debt List)	1,400
Extra Mortgage Payment	
Rent	
Insurance	
Property Taxes	
Electricity	330
Gas	
Water	126

Sanitation	75
Telephone / Cell phone	342
Maintenance	
Internet / Cable Service	201
Other	54
Category 4 - Food (monthly)	
	3,096
Grocery	3,096
Other	
Category 5 - Transportation (monthly)	
	1,376
Auto Payment(s) <i>(from Debt List)</i>	530
Extra Auto Payment	
Gas & Oil	512
Auto Insurance	265
Licenses & Taxes	69
Maintenance	
Replacement	
Other - Tolls/Parking/Transit Fares	
Category 6 - Insurance (monthly)	
	183
Life	48
Health/Dental	135
Disability	
Other	
Category 7 - Debts (monthly)	
	2,407
Total Credit Cards <i>(from Debt List)</i>	900
Total Other Debt <i>(from Debt List)</i>	258
Extra Debt Payments	1,249
Category 8 - Entertainment & Recreation (monthly)	
	248
Eating Out / Lunches	200
Baby Sitters	
Activities / Trips	
Vacation	
Pets	
Hobbies and Sports	
Other	48
Category 9 - Clothing (monthly)	
	106
Children's Clothing Needs	106
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)	
	575
Doctor	300
Dentist	
Prescriptions	
Eye Glasses / Contacts	
HSA or FSA Contributions	275
Other	
Category 12 - Miscellaneous (monthly)	
	741
Toiletries / Cosmetics	200
Beauty / Barber	
Laundry / Cleaning	
Allowances	
Subscriptions	50
Gifts (including Christmas)	
Cash	450
Other	41
Category 13 - Investments (monthly)	
	494
Employer 401k/403b plans	494
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	11,754

(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 RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / (DEFICIT)
Month																	
Jan	13,708	104	1,958	2,528	3,096	1,376	183	2,407	248	106	0	575	741	494	0	13,815	(107)
Feb	14,006	318	1,958	2,705	1,552	1,541	183	1,345	661	849	0	1,395	699	494	307	14,006	0
Mar	13,708	225	1,958	2,617	1,750	1,660	183	1,292	465	200	1,000	725	1,060	494	200	13,829	(121)
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
	41,422	647	5,873	7,850	6,397	4,577	550	5,044	1,373	1,154	1,000	2,695	2,500	1,482	507	41,650	(228)

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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	13,708	104	1,958	2,528	3,096	1,376	183	2,407	248	106	0	575	741	494	0	13,815	(107)	
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	(13,708)	104	1,958	2,528	3,096	1,376	183	2,407	248	106	0	575	741	494	0	13,815		
Year to Date Budget	13,708	104	1,958	2,528	3,096	1,376	183	2,407	248	106	0	575	741	494	0	13,815		
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
YTD Actual vs. Budget	(13,708)	104	1,958	2,528	3,096	1,376	183	2,407	248	106	0	575	741	494	0	13,815		

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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	14,006	318	1,958	2,705	1,552	1,541	183	1,345	661	849	0	1,395	699	494	307	14,006		0	
Date																			
1	4,638.00		648.80	1,400.00	472.11	98.71	86.66	41.27	269.96			535.57		246.90	100.00			3,900	
2						72.18						26.00	25.83					124	
3						0.00												0	
4		10.00				0.00												10	
5																		0	
6						24.81						95.00						120	
7						26.76												27	
8					72.98	530.00												603	
9						36.62												37	
10	2,215.00		330.00	65.00	33.49								46.26					475	
11					99.02		10.00					2.12						111	
12						44.92												45	
13					240.75	85.76			9.32	7.43		243.80						587	
14				285.16														285	
15	4,638.00		648.80	200.94	20.93		86.66		25.76			137.50		246.90				1,367	
16		73.00		46.00	7.74			559.00				50.66	12.99					749	
17		103.00		62.67		121.61		290.76	74.00	75.00		58.47						786	
18		104.00		480.00	49.58	265.00			30.00			57.75	103.00		200.00			1,289	
19		28.00		165.00	10.21							20.00	10.00					233	
20					77.54	42.13				50.00								128	
21					39.40	37.00		155.00	80.00			12.66	63.88					388	
22					24.87	41.59			60.00			10.00						136	
23					33.58	24.35							4.13					62	
24						26.59							59.00					86	
25	2,215.00		330.00		346.36				9.22			99.01	200.00					985	
26	300.00					29.00		258.00					174.00					461	
27					23.31	33.00		40.67	5.47	716.14					7.44			826	
28						43.19			96.99			46.20						186	
29																		0	
30																		0	
31																		0	
This Month Actual	14,006	318	1,958	2,705	1,552	1,541	183	1,345	661	849	0	1,395	699	494	307	14,006		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	27,714	422	3,915	5,233	4,647	2,917	367	3,752	908	954	0	1,970	1,440	988	307	27,821			
Year to Date Actual	14,006	318	1,958	2,705	1,552	1,541	183	1,345	661	849	0	1,395	699	494	307	14,006		0	
YTD Actual vs. Budget	(13,708)	104	1,958	2,528	3,096	1,376	183	2,407	248	106	0	575	741	494	0	13,815			

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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	13,708	225	1,958	2,617	1,750	1,660	183	1,292	465	200	1,000	725	1,060	494	200	13,829	(121)
Date																	
1	4,638.00		648.80	1,400.00	34.62		86.66		40.00			137.50		246.90			2,594
2					175.72							107.31					372
3		100.00															145
4					42.00								15.00				57
5					36.00	32.00		300.00	4.00								372
6					55.00				21.73								77
7					38.15	43.33											81
8					18.86	540.00			270.00	14.00			47.00				890
9					199.00	28.68			55.00								283
10	2,215.00	40.00	330.00		38.15	46.00		13.00	31.00								498
11		31.00				64.00	10.00		14.00								119
12					132.00	34.29			4.84								171
13				290.00	9.42	36.89			16.22			19.60					372
14				201.00				600.00	15.66			21.78					838
15	4,638.00		650.00				86.66					137.50	58.27	248.00			1,180
16						265.00											265
17																	0
18																	0
19																	0
20																	0
21																	0
22																	0
23								200.00									200
24																	0
25																	0
26																	0
27																	0
28								260.00									260
29																	0
30																	0
31																	0
This Month Actual	11,491	171	1,629	1,891	779	1,225	183	1,373	472	14	0	424	120	495	0	8,776	2,715
This Month vs. Budget	(2,217)	54	329	726	971	435	(0)	(81)	(7)	186	1,000	301	940	(1)	200	5,053	
Year to Date Budget	41,422	647	5,873	7,850	6,397	4,577	550	5,044	1,373	1,154	1,000	2,695	2,500	1,482	507	41,650	
Year to Date Actual	25,497	489	3,586	4,596	2,331	2,766	367	2,718	1,133	863	0	1,818	819	989	307	22,782	2,715
YTD Actual vs. Budget	(15,925)	158	2,287	3,254	4,067	1,811	183	2,326	240	292	1,000	877	1,681	493	200	18,868	

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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	
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
Year to Date Budget	41,422	647	5,873	7,850	6,397	4,577	550	5,044	1,373	1,154	1,000	2,695	2,500	1,482	507	41,650			
Year to Date Actual	25,497	489	3,586	4,596	2,331	2,766	367	2,718	1,133	863	0	1,818	819	989	307	22,782		2,715	
YTD Actual vs. Budget	(15,925)	158	2,287	3,254	4,067	1,811	183	2,326	240	292	1,000	877	1,681	493	200	18,868			

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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
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	41,422	647	5,873	7,850	6,397	4,577	550	5,044	1,373	1,154	1,000	2,695	2,500	1,482	507	41,650	
Year to Date Actual	25,497	489	3,586	4,596	2,331	2,766	367	2,718	1,133	863	0	1,818	819	989	307	22,782	2,715
YTD Actual vs. Budget	(15,925)	158	2,287	3,254	4,067	1,811	183	2,326	240	292	1,000	877	1,681	493	200	18,868	

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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
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
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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	41,422	647	5,873	7,850	6,397	4,577	550	5,044	1,373	1,154	1,000	2,695	2,500	1,482	507	41,650	
Year to Date Actual	25,497	489	3,586	4,596	2,331	2,766	367	2,718	1,133	863	0	1,818	819	989	307	22,782	2,715
YTD Actual vs. Budget	(15,925)	158	2,287	3,254	4,067	1,811	183	2,326	240	292	1,000	877	1,681	493	200	18,868	

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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	
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	
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	41,422	647	5,873	7,850	6,397	4,577	550	5,044	1,373	1,154	1,000	2,695	2,500	1,482	507	41,650			
Year to Date Actual	25,497	489	3,586	4,596	2,331	2,766	367	2,718	1,133	863	0	1,818	819	989	307	22,782	2,715		
YTD Actual vs. Budget	(15,925)	158	2,287	3,254	4,067	1,811	183	2,326	240	292	1,000	877	1,681	493	200	18,868			

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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	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	
Year to Date Budget	41,422	647	5,873	7,850	6,397	4,577	550	5,044	1,373	1,154	1,000	2,695	2,500	1,482	507	41,650		
Year to Date Actual	25,497	489	3,586	4,596	2,331	2,766	367	2,718	1,133	863	0	1,818	819	989	307	22,782	2,715	
YTD Actual vs. Budget	(15,925)	158	2,287	3,254	4,067	1,811	183	2,326	240	292	1,000	877	1,681	493	200	18,868		

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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			This Month SURPLUS / DEFICIT	
BUDGETED AMOUNT	0	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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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	0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	41,422	647	5,873	7,850	6,397	4,577	550	5,044	1,373	1,154	1,000	2,695	2,500	1,482	507	41,650				
Year to Date Actual	25,497	489	3,586	4,596	2,331	2,766	367	2,718	1,133	863	0	1,818	819	989	307	22,782			2,715	
YTD Actual vs. Budget	(15,925)	158	2,287	3,254	4,067	1,811	183	2,326	240	292	1,000	877	1,681	493	200	18,868				

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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	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
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	41,422	647	5,873	7,850	6,397	4,577	550	5,044	1,373	1,154	1,000	2,695	2,500	1,482	507	41,650		
Year to Date Actual	25,497	489	3,586	4,596	2,331	2,766	367	2,718	1,133	863	0	1,818	819	989	307	22,782	2,715	
YTD Actual vs. Budget	(15,925)	158	2,287	3,254	4,067	1,811	183	2,326	240	292	1,000	877	1,681	493	200	18,868		

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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	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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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	41,422	647	5,873	7,850	6,397	4,577	550	5,044	1,373	1,154	1,000	2,695	2,500	1,482	507	41,650	
Year to Date Actual	25,497	489	3,586	4,596	2,331	2,766	367	2,718	1,133	863	0	1,818	819	989	307	22,782	2,715
YTD Actual vs. Budget	(15,925)	158	2,287	3,254	4,067	1,811	183	2,326	240	292	1,000	877	1,681	493	200	18,868	

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