

Total Other Debt			203	

Total Liabilities/Debts

NET WORTH (Total Assets minus Total Liabilities/Debts)

	Comments

Balance	
35	
1,528	
4,653	
8,500	
874,120	
1,291,300	
8,561	
6,569	
30,000	
360,472	
22,613	
2,608,351	

Balance Due	
6,297.00	
6,297	

Balance Due	
0	

Balance Due	
277,190.66	
277,191	

Balance Due	
8,097.00	
1,697.00	

9,794

293,282

2,315,069

30 Day Tracker

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
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Instructions:
 1. Find the family situation that most closely represents your family (i.e. Married with 4 children, Single with 2 children, etc.)
 2. Find the gross income level that most closely represents your family (i.e. \$25,000 to \$25,000, \$25,000 to \$50,000, etc.)
 3. Treat income as if current (excluding Federal, Social Security, Medicare, State, and local income tax taxes).

Suggested Percentage Guidelines For Family Income

Married with 4 Children

SPICGS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	65,000	125,000
1. Take/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income (Gross Income - Take/Giving - Total Taxes) percentages below add to 100%						
3. Housing	30%	30%	30%	30%	30%	30%
4. Food	15%	15%	14%	14%	14%	14%
5. Transportation	14%	14%	13%	13%	13%	13%
6. Insurance	5%	5%	5%	5%	5%	5%
7. Debt	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	2%	4%	4%	5%	5%	5%
9. Clothing	5%	5%	6%	6%	7%	7%
10. Savings	4%	4%	5%	5%	5%	5%
11. Health & Wellness	6%	7%	7%	7%	7%	7%
12. Miscellaneous	2%	2%	5%	5%	5%	5%
13. Investments	0%	0%	2%	2%	4%	4%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

U.S. School/Child Care no guideline percentages

Suggested Percentage Guidelines For Family Income

Married with 3 Children

SPICGS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	65,000	125,000
1. Take/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income (Gross Income - Take/Giving - Total Taxes) percentages below add to 100%						
3. Housing	28%	28%	27%	27%	26%	26%
4. Food	15%	15%	14%	14%	14%	14%
5. Transportation	15%	15%	14%	14%	14%	14%
6. Insurance	5%	5%	5%	5%	5%	5%
7. Debt	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	2%	5%	5%	7%	7%	8%
9. Clothing	4%	5%	5%	6%	7%	7%
10. Savings	5%	5%	5%	5%	5%	5%
11. Health & Wellness	5%	6%	6%	6%	6%	6%
12. Miscellaneous	4%	4%	6%	6%	7%	7%
13. Investments	0%	5%	5%	5%	5%	5%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

U.S. School/Child Care no guideline percentages

Suggested Percentage Guidelines For Family Income

Married with 2 Children

SPICGS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	65,000	125,000
1. Take/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income (Gross Income - Take/Giving - Total Taxes) percentages below add to 100%						
3. Housing	40%	38%	36%	35%	33%	33%
4. Food	15%	14%	13%	13%	13%	13%
5. Transportation	15%	14%	14%	13%	13%	13%
6. Insurance	5%	5%	5%	5%	5%	5%
7. Debt	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	2%	4%	4%	5%	7%	7%
9. Clothing	4%	4%	5%	6%	6%	7%
10. Savings	4%	4%	4%	5%	5%	5%
11. Health & Wellness	6%	6%	6%	6%	6%	6%
12. Miscellaneous	2%	4%	5%	6%	7%	7%
13. Investments	0%	4%	5%	5%	5%	5%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

U.S. School/Child Care no guideline percentages

Suggested Percentage Guidelines For Individual Income

Single with No Children / Living with Parents

SPICGS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	65,000	125,000
1. Take/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income (Gross Income - Take/Giving - Total Taxes) percentages below add to 100%						
3. Housing	40%	38%	36%	35%	33%	33%
4. Food	15%	14%	14%	13%	13%	13%
5. Transportation	15%	14%	14%	13%	13%	13%
6. Insurance	2%	2%	4%	4%	5%	5%
7. Debt	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	2%	4%	4%	6%	6%	6%
9. Clothing	5%	5%	5%	6%	7%	7%
10. Savings	5%	5%	5%	5%	5%	5%
11. Health & Wellness	6%	7%	7%	7%	7%	7%
12. Miscellaneous	2%	4%	4%	5%	5%	5%
13. Investments	0%	0%	0%	0%	0%	0%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

U.S. School/Child Care no guideline percentages

Suggested Percentage Guidelines For Individual Income

Single with No Children / Living with Parents

SPICGS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	65,000	125,000
1. Take/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income (Gross Income - Take/Giving - Total Taxes) percentages below add to 100%						
3. Housing	40%	38%	36%	35%	33%	33%
4. Food	6%	6%	7%	7%	7%	7%
5. Transportation	12%	12%	14%	14%	13%	13%
6. Insurance	4%	4%	4%	5%	5%	5%
7. Debt	2%	2%	2%	2%	2%	2%
8. Entertainment/Recreation	4%	6%	7%	7%	8%	8%
9. Clothing	5%	5%	6%	7%	8%	8%
10. Savings	5%	5%	5%	5%	5%	5%
11. Health & Wellness	6%	5%	5%	5%	4%	4%
12. Miscellaneous	5%	6%	6%	6%	7%	7%
13. Investments	2%	4%	5%	5%	5%	5%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

U.S. School/Child Care no guideline percentages

Suggested Percentage Guidelines For Individual Income

Single with No Children / Living with Parents

SPICGS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	65,000	125,000
1. Take/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income (Gross Income - Take/Giving - Total Taxes) percentages below add to 100%						
3. Housing	20%	24%	23%	22%	21%	20%
4. Food	6%	6%	6%	7%	7%	7%
5. Transportation	20%	18%	18%	18%	15%	13%
6. Insurance	4%	4%	4%	5%	5%	5%
7. Debt	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	9%	9%	9%	9%	10%	10%
9. Clothing	7%	7%	7%	7%	7%	6%
10. Savings	8%	8%	8%	10%	10%	10%
11. Health & Wellness	6%	6%	6%	5%	5%	5%
12. Miscellaneous	5%	6%	6%	7%	7%	7%
13. Investments	5%	6%	7%	7%	8%	10%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

U.S. School/Child Care no guideline percentages

Percentage Spending Plan					
Gross Monthly Income		from Current Spending Plan:	0	0 Annual Income	
	Input appropriate % from "Percentage Guide"				
Income Deductions	Percentage	x	Gross Monthly Income	=	Guideline Amount
1. Tithing/Giving	10%	x	-	=	0
2. Total Taxes	no guideline				0
Net Spendable Income (NSI)			actual from Current Spending Plan:		0
					0 Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount
3. Housing	32%	x	-	=	0
4. Food	13%	x	-	=	0
5. Transportation	13%	x	-	=	0
6. Insurance	5%	x	-	=	0
7. Debts	5%	x	-	=	0
8. Entertainment/Recreation	5%	x	-	=	0
9. Clothing	5%	x	-	=	0
10. Savings	5%	x	-	=	0
11. Health & Wellness	6%	x	-	=	0
12. Miscellaneous	6%	x	-	=	0
13. Investments	5%	x	-	=	0
14. School/Child Care	no guideline				
Total Percentages: (cannot exceed 100%)	100%				
Total Guideline Expenses: (cannot exceed Net Spendable Income)					0 OK

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Spending Plan	Current
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INCOME vs. EXPENSE SUMMARY (calculated)	
Net Spendable Income	0
Less Total Expenses	1,573
Surplus or Deficit	(1,573)

Monthly Income	
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Gross Monthly Income	0
Monthly Salary	
Interest Income	
Dividends	
Commissions	
Bonuses/Tips	
Retirement Income	
Net Business Income	
Other Income	
LESS	
Category 1 - Tithe/Giving (monthly)	0
The Local Church	
The Poor	
Other Ministries	
Other Giving	
Category 2 - Taxes (monthly)	0
Taxes (Fed, State, Medicare, Social Security)	
Other	
<small>Do not include medical/dental premiums, retirement plans, HSA/FSA contributions, charity contributions that are deducted from paychecks. Include these deductions as</small>	
NET SPENDABLE INCOME (monthly)	0

Monthly Expenses	
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Category 3 - Housing (monthly)	1,370
Mortgage(s) (from Debt List)	1,370
Extra Mortgage Payment	
Rent	
Insurance	
Property Taxes	
Electricity	
Gas	

Water	
Sanitation	
Telephone / Cell phone	
Maintenance	
Internet / Cable Service	
Other	
Category 4 - Food (monthly)	
	0
Grocery	
Other	
Category 5 - Transportation (monthly)	
	0
Auto Payment(s) (from Debt List)	0
Extra Auto Payment	
Gas & Oil	
Auto Insurance	
Licenses & Taxes	
Maintenance	
Replacement	
Other - Tolls/Parking/Transit Fares	
Category 6 - Insurance (monthly)	
	0
Life	
Health/Dental	
Disability	
Other	
Category 7 - Debts (monthly)	
	203
Total Credit Cards (from Debt List)	0
Total Other Debt (from Debt List)	203
Extra Debt Payments	
Category 8 - Entertainment & Recreation (monthly)	
	0
Eating Out / Lunches	
Baby Sitters	
Activities / Trips	
Vacation	
Pets	
Hobbies and Sports	
Other	

Category 9 - Clothing (monthly)	0
Children's Clothing Needs	
Husband/Wife Clothing Needs	
Other	
Category 10 - Savings (monthly)	0
Emergency Fund	
Other Savings Goals (use the Savings Goals and Savings	
Category 11 - Health & Wellness (monthly)	0
Doctor	
Dentist	
Prescriptions	
Eye Glasses / Contacts	
HSA or FSA Contributions	
Other	
Category 12 - Miscellaneous (monthly)	0
Toiletries / Cosmetics	
Beauty / Barber	
Laundry / Cleaning	
Allowances	
Subscriptions	
Gifts (including Christmas)	
Cash	
Other	
Category 13 - Investments (monthly)	0
Employer 401k/403b plans	
Retirement IRAs	
College Funds	
Non-Retirement Stocks, Bonds, Mutual Funds	
Investment Real Estate	
Other	
Category 14 - School/Child Care (monthly)⁽¹⁾	0
School Tuition	
School Books, Supplies, Materials, etc	
Transportation	
Day Care	
Tutoring, Lessons for Music, Dance, etc	

Other	
Total Expenses	1,573

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

Guideline	New Budget
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lated)

Current	0
	1,573
	(1,573)

0	0
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0	0
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0	0
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0	0
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0	1,370
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	1,370

<i>0</i>	<i>0</i>
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<i>0</i>	<i>0</i>
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0

<i>0</i>	<i>0</i>
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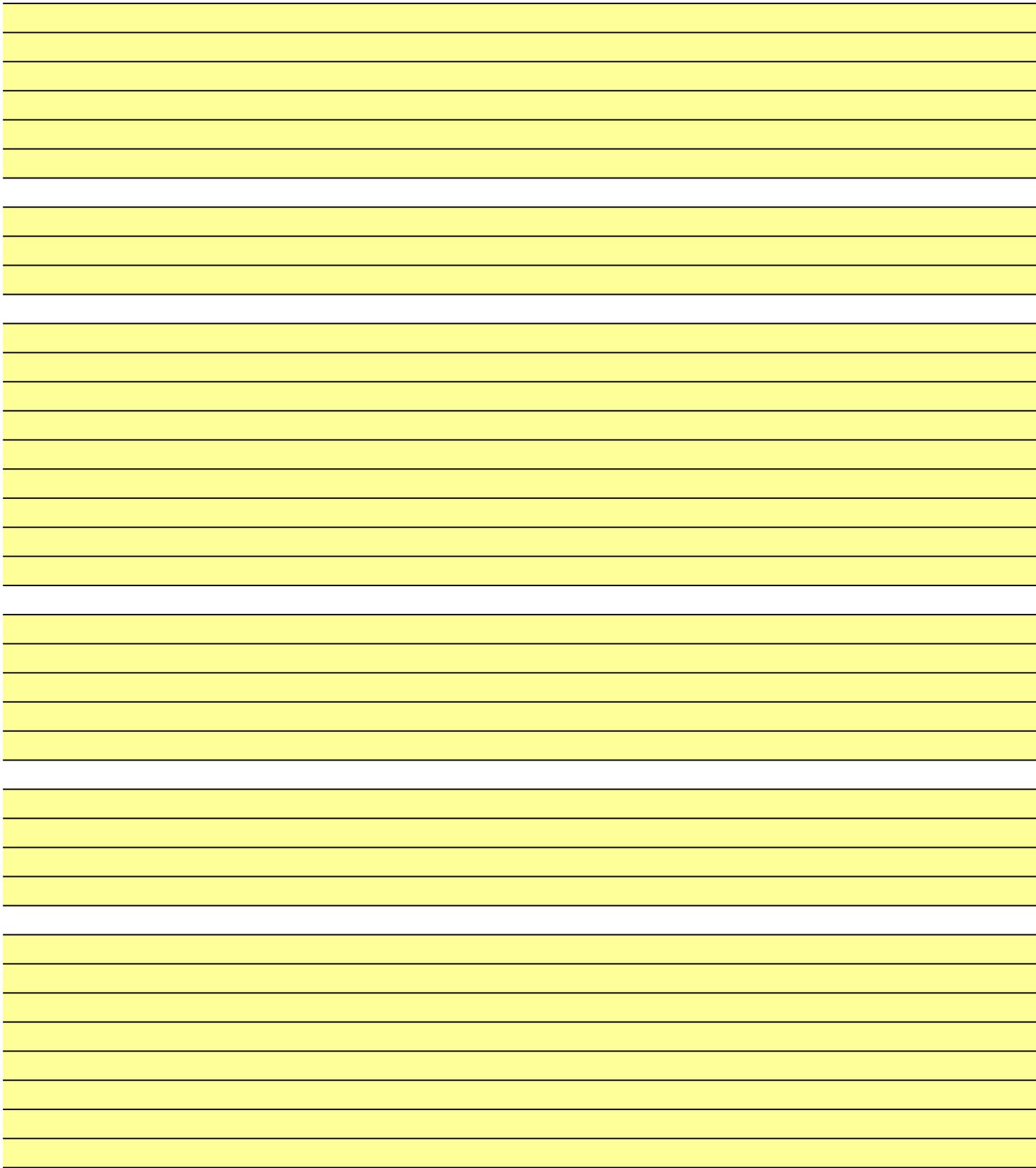
<i>0</i>	203
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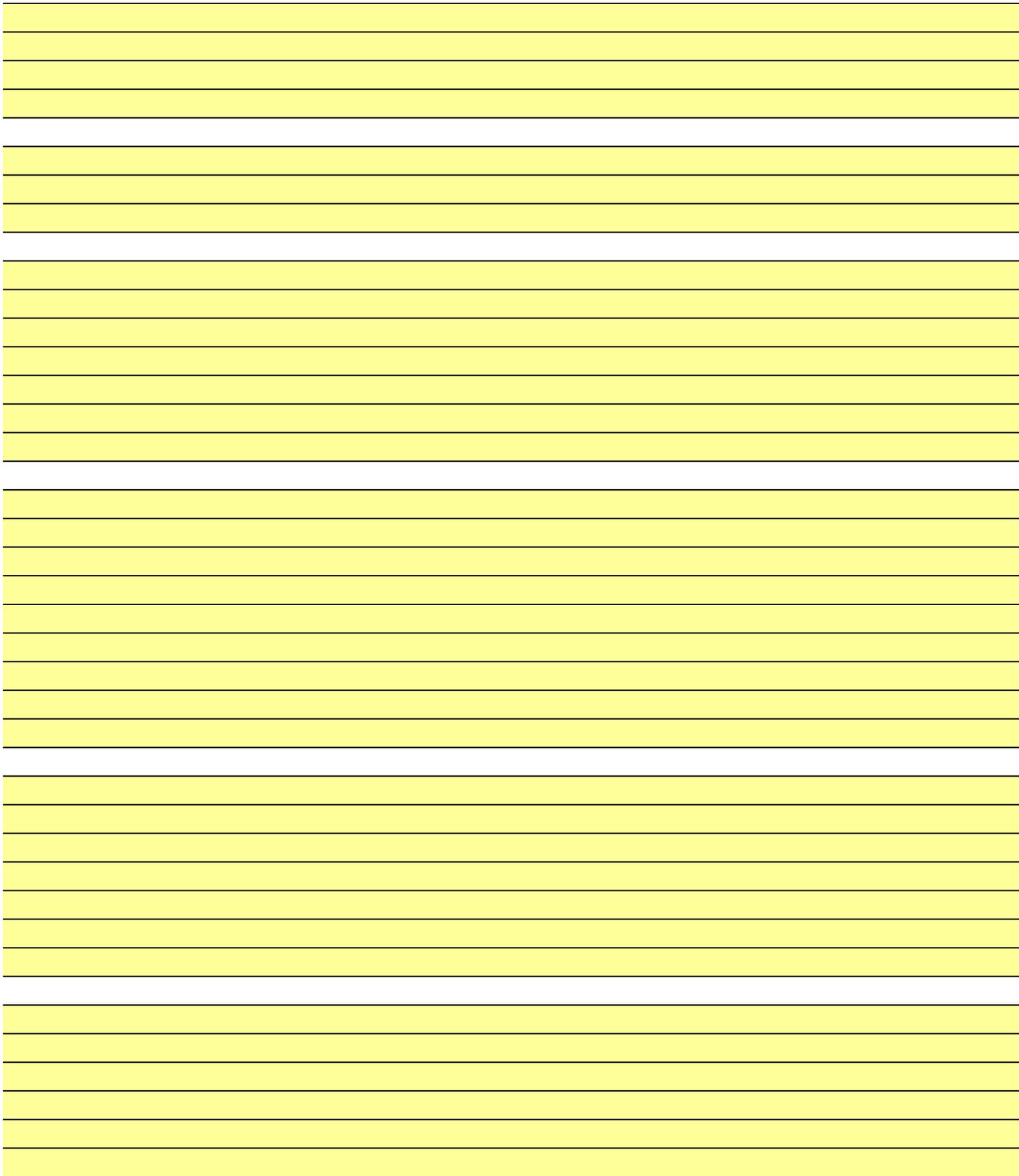
0
203

<i>0</i>	<i>0</i>
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0	1,573

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Month:	January		Year:																This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES			SURPLUS / DEFICIT
BUDGETED	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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11																			0
12																			0
13																			0
14																			0
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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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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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	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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23																	0
24																	0
25																	0
26																	0
27																	0
28																	0
29																	0
30																	0
31																	0
This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Month:	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	SURPLUS / DEFICIT
BUDGETED	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	4,800.00		1,200.00	67.00	28.83			500.00									1,796
19									44.33			17.15					61
20				44.00								65.54					110
21				1,321.55					62.34	25.72							1,410
22					226.91				27.50				359.77				614
23									33.58								34
24																	0
25																	0
26																	0
27																	0
28																	0
29																	0
30																	0
31																	0
This Month	4,800	0	1,200	1,433	256	0	0	500	168	26	0	83	360	0	0	4,024	776
This Month vs.	4,800	0	(1,200)	(1,433)	(256)	0	0	(500)	(168)	(26)	0	(83)	(360)	0	0	(4,024)	
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	4,800	0	1,200	1,433	256	0	0	500	168	26	0	83	360	0	0	4,024	776
YTD Actual vs. Budget	4,800	0	(1,200)	(1,433)	(256)	0	0	(500)	(168)	(26)	0	(83)	(360)	0	0	(4,024)	

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	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	4,800	0	1,200	1,433	256	0	0	500	168	26	0	83	360	0	0	4,024	776
YTD Actual vs. Budget	4,800	0	(1,200)	(1,433)	(256)	0	0	(500)	(168)	(26)	0	(83)	(360)	0	0	(4,024)	
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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	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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24																	0
25																	0
26																	0
27																	0
28																	0
29																	0
30																	0
31																	0
This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	4,800	0	1,200	1,433	256	0	0	500	168	26	0	83	360	0	0	4,024	776
YTD Actual vs. Budget	4,800	0	(1,200)	(1,433)	(256)	0	0	(500)	(168)	(26)	0	(83)	(360)	0	0	(4,024)	

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Month:	October		Year:														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	4,800	0	1,200	1,433	256	0	0	500	168	26	0	83	360	0	0	4,024	776
YTD Actual vs. Budget	4,800	0	(1,200)	(1,433)	(256)	0	0	(500)	(168)	(26)	0	(83)	(360)	0	0	(4,024)	
Form Version Nov 1, 2023																	

Month:	November		Year:														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED	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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25																	0
26																	0
27																	0
28																	0
29																	0
30																	0
31																	0
This Month	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date	4,800	0	1,200	1,433	256	0	0	500	168	26	0	83	360	0	0	4,024	776
YTD Actual vs. Budget	4,800	0	(1,200)	(1,433)	(256)	0	0	(500)	(168)	(26)	0	(83)	(360)	0	0	(4,024)	
Form Version Nov 1, 2023																	

