

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
Discover				
Wells Fargo				
Total Credit Cards		0		

AUTO LOANS

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due
TD Auto Finance	2019 Chrysler Pacifica	181.00	6.04%	0
Total Auto Loans		181		

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

Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due
PNC Bank Mortgage	3514 Highland Avenue Finley	1,530.91	5.25%	0
Total Home Mortgages		1,531		

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

Who	Type of Debt (medical, education, etc.)	Minimum Monthly Payment	Interest Rate	Months Past Due
PNC Bank	Personal Unsecured Loan	333.43	11.84%	0
Total Other Debt		333		

Month:	April	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													10.60		
2					23.96										
3									7.18			265.00			
4		30.00		1,787.91	187.17								19.04		
5															
6															
7		5.17		114.54					77.88						
8															
9			1,012.00		4.15								325.00		
10			188.00	132.53		28.39							23.47		
11			50.00		170.20	25.00			3.18				80.92		
12															
13															
14									6.00	27.40					18.59
15	3,036.13		231.82									4.15			
16					6.84	120.00						17.68	2.99	50.00	
17		261.30			135.00										
18	400.00				121.00				20.00				18.57	10.00	
19									15.12						
20															
21				69.99	6.25	13.09		333.33	60.00	33.25		17.07			
22															
23															
24															
25															
26															
27															
28															
29															
30															
31															
This month Actual	3,436	296	1,482	2,105	655	186	0	333	189	61	0	304	481	60	19

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:	5,609	67,303	Annual Income
		Input appropriate % from "Percentage Guide"					
Income Deductions	Percentage	x	Gross Monthly Income	=	Guideline Amount		
1. Tithing/Giving	10%	x	5,609	=	561		
2. Total Taxes	no guideline		actual from Current Spending Plan:		416		
Net Spendable Income (NSI)					4,632	55,581	Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount	
3. Housing	32%	x	4,632	=	1,482.16	
4. Food	14%	x	4,632	=	648.45	
5. Transportation	11%	x	4,632	=	509.49	
6. Insurance	5%	x	4,632	=	231.59	
7. Debts	5%	x	4,632	=	231.59	
8. Entertainment/Recreation	5%	x	4,632	=	231.59	
9. Clothing	7%	x	4,632	=	324.22	
10. Savings	5%	x	4,632	=	231.59	
11. Health & Wellness	7%	x	4,632	=	324.22	
12. Miscellaneous	5%	x	4,632	=	231.59	
13. Investments	4%	x	4,632	=	185.27	
14. School/Child Care	no guideline					
Total Percentages: (cannot exceed 100%)			100%			
Total Guideline Expenses: (cannot exceed Net Spendable Income)					4,631.76	OK

Spending Plan	Current
----------------------	---------

INCOME vs. EXPENSE SUMMARY (calcu
--

Net Spendable Income	4,890
Less Total Expenses	5,360
Surplus or Deficit	(470)

Monthly Income

Gross Monthly Income	5,609
Monthly Salary	5,609
Interest Income	
Dividends	
Commissions	
Bonuses/Tips	
Retirement Income	
Net Business Income	
Other Income	

LESS	
Category 1 - Tithe/Giving (monthly)	303
The Local Church	262
The Poor	
Other Ministries	41
Other Giving	

Category 2 - Taxes (monthly)	416
Taxes (Fed, State, Medicare, Social Security)	416
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)	4,890
---------------------------------------	--------------

Monthly Expenses

Category 3 - Housing (monthly)	2,248
Mortgage(s) (from Debt List)	1,531
Extra Mortgage Payment	70
Rent	
Insurance	54
Property Taxes	
Electricity	162
Gas	100
Water	106

Sanitation	75
Telephone / Cell phone	
Maintenance	80
Internet / Cable Service	70
Other	
Category 4 - Food (monthly)	
	720
Grocery	720
Other	
Category 5 - Transportation (monthly)	
	1,441
Auto Payment(s) (from Debt List)	181
Extra Auto Payment	1,000
Gas & Oil	110
Auto Insurance	120
Licenses & Taxes	
Maintenance	30
Replacement	
Other - Tolls/Parking/Transit Fares	
Category 6 - Insurance (monthly)	
	0
Life	
Health/Dental	
Disability	
Other	
Category 7 - Debts (monthly)	
	333
Total Credit Cards (from Debt List)	0
Total Other Debt (from Debt List)	333
Extra Debt Payments	
Category 8 - Entertainment & Recreation (monthly)	
	65
Eating Out / Lunches	50
Baby Sitters	
Activities / Trips	
Vacation	
Pets	
Hobbies and Sports	15
Other	
Category 9 - Clothing (monthly)	
	67
Children's Clothing Needs	17
Husband/Wife Clothing Needs	50

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)	
	140
Doctor	
Dentist	
Prescriptions	60
Eye Glasses / Contacts	
HSA or FSA Contributions	
Other/Copay	80
Category 12 - Miscellaneous (monthly)	
	246
Toiletries / Cosmetics	30
Beauty / Barber	
Laundry / Cleaning	12
Allowances	50
Subscriptions	54
Gifts (including Christmas)	100
Cash	
Other	
Category 13 - Investments (monthly)	
	50
Employer 401k/403b plans	
Retirement IRAs	
College Funds	50
Non-Retirement Stocks, Bonds, Mutual Funds	
Investment Real Estate	
Other	
Category 14 - School/Child Care (monthly)⁽¹⁾	
	50
School Tuition	
School Books, Supplies, Materials, etc	
Transportation	
Day Care	
Tutoring, Lessons for Music, Dance, etc	
Other	50
Total Expenses	5,360

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

Monthly Budget

Monthly Budget																	
				For Year :													
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																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

Form Version Nov 1, 2023

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
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	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
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0

Form Version Nov 1, 2023

Monthly Budget

Month:	February		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
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	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
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0

Form Version Nov 1, 2023

Monthly Budget

Month:	March		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
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
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	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

Form Version Nov 1, 2023

Monthly Budget

Month:	April		Year:														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT		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																	11
2					23.96								10.60				24
3									7.18			265.00					272
4		30.00		1,787.91	187.17								19.04				2,024
5																	0
6																	0
7		5.17		114.54					77.88								198
8																	0
9			1,012.00		4.15								325.00				1,341
10			188.00	132.53		28.39							23.47				372
11			50.00		170.20	25.00			3.18				80.92				329
12																	0
13																	0
14									6.00	27.40					18.59		52
15	3,036.13		231.82									4.15					236
16					6.84	120.00						17.68	2.99	50.00			198
17		261.30			135.00												396
18	400.00				121.00								18.57	10.00			170
19										15.12							15
20																	0
21				69.99	6.25	13.09		333.33	60.00	33.25		17.07					533
22																	0
23													27.00				27
24					21.00	48.26											69
25				64.70													65
26																	0
27																	0
28					164.00	22.39			23.79								210
29					8.30	1,081.00									35.00		1,124
30				15.89		442.00											458
31																	0
This Month Actual	3,436	296	1,482	2,186	848	1,780	0	333	213	61	0	304	508	60	54	8,124	(4,688)
This Month vs. Budget	3,436	(296)	(1,482)	(2,186)	(848)	(1,780)	0	(333)	(213)	(61)	0	(304)	(508)	(60)	(54)	(8,124)	
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date Actual	3,436	296	1,482	2,186	848	1,780	0	333	213	61	0	304	508	60	54	8,124	(4,688)
YTD Actual vs. Budget	3,436	(296)	(1,482)	(2,186)	(848)	(1,780)	0	(333)	(213)	(61)	0	(304)	(508)	(60)	(54)	(8,124)	

Form Version Nov 1, 2023

Monthly Budget

Month:	May		Year:														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT			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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	3,436	296	1,482	2,186	848	1,780	0	333	213	61	0	304	508	60	54	8,124	(4,688)
YTD Actual vs. Budget	3,436	(296)	(1,482)	(2,186)	(848)	(1,780)	0	(333)	(213)	(61)	0	(304)	(508)	(60)	(54)	(8,124)	

Form Version Nov 1, 2023

Monthly Budget

Month:	June		Year:														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	3,436	296	1,482	2,186	848	1,780	0	333	213	61	0	304	508	60	54	8,124	(4,688)
YTD Actual vs. Budget	3,436	(296)	(1,482)	(2,186)	(848)	(1,780)	0	(333)	(213)	(61)	0	(304)	(508)	(60)	(54)	(8,124)	

Form Version Nov 1, 2023

Monthly Budget

Month:	July		Year:													This Month	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	3,436	296	1,482	2,186	848	1,780	0	333	213	61	0	304	508	60	54	8,124	(4,688)
YTD Actual vs. Budget	3,436	(296)	(1,482)	(2,186)	(848)	(1,780)	0	(333)	(213)	(61)	0	(304)	(508)	(60)	(54)	(8,124)	

Form Version Nov 1, 2023

Monthly Budget

Month:	August		Year:													This Month	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	3,436	296	1,482	2,186	848	1,780	0	333	213	61	0	304	508	60	54	8,124	(4,688)
YTD Actual vs. Budget	3,436	(296)	(1,482)	(2,186)	(848)	(1,780)	0	(333)	(213)	(61)	0	(304)	(508)	(60)	(54)	(8,124)	

Form Version Nov 1, 2023

Monthly Budget

Month:	September		Year:													This Month	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	3,436	296	1,482	2,186	848	1,780	0	333	213	61	0	304	508	60	54	8,124	(4,688)
YTD Actual vs. Budget	3,436	(296)	(1,482)	(2,186)	(848)	(1,780)	0	(333)	(213)	(61)	0	(304)	(508)	(60)	(54)	(8,124)	

Form Version Nov 1, 2023

Monthly Budget

Month:	October		Year:														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	3,436	296	1,482	2,186	848	1,780	0	333	213	61	0	304	508	60	54	8,124	(4,688)
YTD Actual vs. Budget	3,436	(296)	(1,482)	(2,186)	(848)	(1,780)	0	(333)	(213)	(61)	0	(304)	(508)	(60)	(54)	(8,124)	

Form Version Nov 1, 2023

Monthly Budget

Month:	November		Year:													This Month	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	3,436	296	1,482	2,186	848	1,780	0	333	213	61	0	304	508	60	54	8,124	(4,688)
YTD Actual vs. Budget	3,436	(296)	(1,482)	(2,186)	(848)	(1,780)	0	(333)	(213)	(61)	0	(304)	(508)	(60)	(54)	(8,124)	

Form Version Nov 1, 2023

Monthly Budget

Month:	December		Year:														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT			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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	3,436	296	1,482	2,186	848	1,780	0	333	213	61	0	304	508	60	54	8,124	(4,688)
YTD Actual vs. Budget	3,436	(296)	(1,482)	(2,186)	(848)	(1,780)	0	(333)	(213)	(61)	0	(304)	(508)	(60)	(54)	(8,124)	

Form Version Nov 1, 2023