

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
United		28.00	600.00%	0
Chase		40.00		0
Total Credit Cards		68		

AUTO LOANS

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

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

Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due
Total Home Mortgages		0		

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

Who	Type of Debt (medical, education, etc.)	Minimum Monthly Payment	Interest Rate	Months Past Due
Federal Taxes	Taxes	120.00		0
State	Taxes	Varies		0
Travis Credit Union	Bank Loan	137.00		
Nelnet	Student Loan	34.00		
Sally Mae	Student Loan	179.00		
Mother	Loan	0.00		
Elms College Student Account	Education	25.00		
Total Other Debt		495		

Balance Due
1,400.31
843.46
2,244

Balance Due
0

Balance Due
0

Balance Due
3,080.00
1,212.00
4,187.33
35,224.00
20,000.00
4,000.00
1,800.00
69,503

Month:		Year:													
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE
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31															
This month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	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					
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:	0	0	Annual Income	
	Input appropriate % from "Percentage Guide"						
Income Deductions	Percentage	x	Gross Monthly Income	=	Guideline Amount		
1. Tithe/Giving	10%	x	-	=	0		
2. Total Taxes	no guideline		actual from Current Spending Plan:		0		
Net Spendable Income (NSI)					0	0	Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount	
3. Housing		x	-	=	0.00	
4. Food		x	-	=	0.00	
5. Transportation		x	-	=	0.00	
6. Insurance		x	-	=	0.00	
7. Debts		x	-	=	0.00	
8. Entertainment/Recreation		x	-	=	0.00	
9. Clothing		x	-	=	0.00	
10. Savings		x	-	=	0.00	
11. Health & Wellness		x	-	=	0.00	
12. Miscellaneous		x	-	=	0.00	
13. Investments	0%	x	-	=	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
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INCOME vs. EXPENSE SUMMARY (calcu	
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Net Spendable Income	0
Less Total Expenses	563
Surplus or Deficit	(563)

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	

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)	0
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Monthly Expenses	
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Category 3 - Housing (monthly)	0
Mortgage(s) (from Debt List)	0
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)	563
Total Credit Cards (from Debt List)	68
Total Other Debt (from Debt List)	495
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 Tracker forms if needed)	
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	563

(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

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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	
Date																		
1																	0	
2																	0	
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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	

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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	0
Date																		
1																		0
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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

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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																		
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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

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Monthly Budget

Month:	April		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	0	0	
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31																				0	
This Month Actual	930	0	0	900	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	900	30
This Month vs. Budget	930	0	0	(900)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	(900)	
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date Actual	930	0	0	900	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	900	30
YTD Actual vs. Budget	930	0	0	(900)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	(900)	

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Monthly Budget

Month:	May		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
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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	930	0	0	900	0	0	0	0	0	0	0	0	0	0	0	0	900	30
YTD Actual vs. Budget	930	0	0	(900)	0	0	0	0	0	0	0	0	0	0	0	0	(900)	

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Monthly Budget

Month:	June		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																		
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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	930	0	0	900	0	0	0	0	0	0	0	0	0	0	0	900	30	
YTD Actual vs. Budget	930	0	0	(900)	0	0	0	0	0	0	0	0	0	0	0	(900)		

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Monthly Budget

Month:	July		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																		
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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	
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	930	0	0	900	0	0	0	0	0	0	0	0	0	0	0	900	30	
YTD Actual vs. Budget	930	0	0	(900)	0	0	0	0	0	0	0	0	0	0	0	(900)		

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Monthly Budget

Month:	August		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
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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	930	0	0	900	0	0	0	0	0	0	0	0	0	0	0	0	900	30
YTD Actual vs. Budget	930	0	0	(900)	0	0	0	0	0	0	0	0	0	0	0	0	(900)	

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Monthly Budget

Month:	September		Year:															
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	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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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	930	0	0	900	0	0	0	0	0	0	0	0	0	0	0	0	900	30
YTD Actual vs. Budget	930	0	0	(900)	0	0	0	0	0	0	0	0	0	0	0	0	(900)	

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Monthly Budget

Month:	October		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	
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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	930	0	0	900	0	0	0	0	0	0	0	0	0	0	0	900	30	
YTD Actual vs. Budget	930	0	0	(900)	0	0	0	0	0	0	0	0	0	0	0	(900)		

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Monthly Budget

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 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
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	930	0	0	900	0	0	0	0	0	0	0	0	0	0	0	0		900
YTD Actual vs. Budget	930	0	0	(900)	0	0	0	0	0	0	0	0	0	0	0	0		(900)

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Monthly Budget

Month:	December		Year:																
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	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
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	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	930	0	0	900	0	0	0	0	0	0	0	0	0	0	0	0	0	900	30
YTD Actual vs. Budget	930	0	0	(900)	0	0	0	0	0	0	0	0	0	0	0	0	0	(900)	

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