

Total Other Debt	0
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Total Liabilities/Depts
NET WORTH (Total Assets minus Total Liabilities/Depts)

0

17,674

6,221

Form Version Nov 1, 2023

30 Day Tracker																	
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
Date																	
1	2,222.00	468.00	418.00	1,419.00	38.00	315.00	0.00	44.00	15.00	60.00	291.00	0.00	8.00	168.00	0.00	3,244	
2	1,900.00		363.00	60.00	1.00	115.00	0.00		6.00	40.00	327.00		12.00	163.00	0.00	1,087	
3	1,403.00		491.00	40.00	14.00	38.00	0.00		9.00	68.00	0.00		4.00	0.00	0.00	664	
4	159.00			46.00	11.00	23.00			11.00				265.00			356	
5	128.00				16.00	25.00			60.00				17.00			118	
6					36.00	33.00			15.00				38.00			122	
7					65.00				20.00				30.00			115	
8									7.00				2.00			9	
9									8.00				29.00			37	
10									13.00				8.00			21	
11									35.00				25.00			60	
12													12.00			12	
13																0	
14																0	
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27																0	
28																0	
29																0	
30																0	
31																0	
This month	5,812	468	1,272	1,565	181	549	0	44	199	168	618	0	450	331	0	5,845	(33)

Form Version Nov 1, 2023

30 Day Tracker																	
Month:	May	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
Date																	
1	1,900.00		345.00								300.00			157.00		802	
2																0	
3																0	
4																0	
5																0	
6																0	
7																0	
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9																0	
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26																0	
27																0	
28																0	
29																0	
30																0	
31																0	
This month	1,900	0	345	0	0	0	0	0	0	0	300	0	0	157	0	802	1,098

Form Version Nov 1, 2023

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 \$125,000).
 3. Exclude all current income tax payments: Federal, Social Security, Medicare, State, and local income tax taxes.

Suggested Percentage Guidelines For Family Income

Married with 4 Children

GROSS 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%

1. Housing	20%	20%	20%	20%	20%	20%
A. Food	12%	12%	14%	14%	14%	14%
B. Transportation	14%	14%	12%	12%	11%	11%
C. Insurance	5%	5%	5%	5%	5%	5%
D. Debt	5%	5%	5%	5%	5%	5%
E. Entertainment/Recreation	3%	4%	4%	4%	4%	4%
F. Clothing	3%	3%	3%	3%	3%	3%
G. Savings	4%	4%	5%	5%	5%	5%
H. Health & Wellness	8%	7%	7%	7%	7%	7%
I. Miscellaneous	3%	3%	3%	3%	3%	3%
J. 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 Family Income

Single with 2 Children

GROSS 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%

1. Housing	30%	30%	30%	30%	30%	30%
A. Food	12%	12%	12%	12%	11%	11%
B. Transportation	12%	12%	12%	14%	13%	13%
C. Insurance	5%	5%	5%	5%	5%	5%
D. Debt	5%	5%	5%	5%	5%	5%
E. Entertainment/Recreation	3%	5%	5%	7%	7%	8%
F. Clothing	4%	5%	5%	5%	7%	7%
G. Savings	5%	5%	5%	5%	5%	5%
H. Health & Wellness	5%	5%	5%	5%	5%	5%
I. Miscellaneous	4%	4%	4%	4%	7%	7%
J. 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 Family Income

Married with No Children

GROSS 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%

1. Housing	40%	35%	34%	32%	31%	30%
A. Food	12%	14%	12%	12%	11%	11%
B. Transportation	12%	14%	14%	12%	12%	12%
C. Insurance	5%	5%	5%	5%	5%	5%
D. Debt	5%	5%	5%	5%	5%	5%
E. Entertainment/Recreation	3%	4%	4%	5%	7%	7%
F. Clothing	4%	4%	5%	5%	5%	5%
G. Savings	4%	4%	4%	5%	5%	5%
H. Health & Wellness	6%	6%	6%	6%	5%	5%
I. Miscellaneous	3%	4%	5%	5%	7%	7%
J. 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 1 Child

GROSS 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%

1. Housing	40%	35%	34%	34%	34%	30%
A. Food	12%	14%	14%	12%	12%	12%
B. Transportation	12%	14%	14%	12%	12%	12%
C. Insurance	5%	5%	4%	4%	5%	5%
D. Debt	5%	5%	5%	5%	5%	5%
E. Entertainment/Recreation	3%	4%	4%	5%	5%	5%
F. Clothing	5%	5%	5%	5%	7%	7%
G. Savings	5%	5%	5%	5%	5%	5%
H. Health & Wellness	6%	7%	6%	6%	6%	6%
I. Miscellaneous	3%	4%	4%	4%	4%	4%
J. 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

Married with No Children Living Apart

GROSS 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%

1. Housing	40%	35%	34%	34%	34%	30%
A. Food	6%	6%	7%	7%	7%	7%
B. Transportation	12%	12%	14%	14%	12%	12%
C. Insurance	4%	4%	4%	5%	5%	5%
D. Debt	5%	5%	5%	5%	5%	5%
E. Entertainment/Recreation	6%	6%	7%	7%	8%	8%
F. Clothing	5%	5%	5%	7%	8%	8%
G. Savings	5%	5%	5%	5%	5%	5%
H. Health & Wellness	6%	5%	5%	5%	4%	4%
I. Miscellaneous	5%	6%	6%	6%	7%	7%
J. Investments	3%	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

Married with No Children Living Together

GROSS 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%

1. Housing	30%	30%	30%	30%	31%	31%
A. Food	6%	6%	6%	7%	7%	7%
B. Transportation	20%	19%	18%	18%	15%	13%
C. Insurance	4%	4%	4%	5%	5%	5%
D. Debt	5%	5%	5%	5%	5%	5%
E. Entertainment/Recreation	9%	9%	9%	9%	10%	10%
F. Clothing	7%	7%	7%	7%	7%	8%
G. Savings	8%	8%	8%	10%	10%	10%
H. Health & Wellness	6%	6%	6%	6%	6%	6%
I. Miscellaneous	3%	4%	4%	4%	7%	7%
J. Investments	5%	6%	7%	7%	6%	6%
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		actual from Current Spending Plan:		0
Net Spendable Income (NSI)					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	377
Surplus or Deficit	(377)

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)	
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 those deductions as</small>	
NET SPENDABLE INCOME (monthly)	0

Monthly Expenses	
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Category 3 - Housing (monthly)	0
Category 3 - Housing (monthly)	0
Mortgage(s) (from Debt List)	
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)	
	315
Auto Payment(s) (from Debt List)	315
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)	
	62
Total Credit Cards (from Debt List)	62
Total Other Debt (from Debt List)	0
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

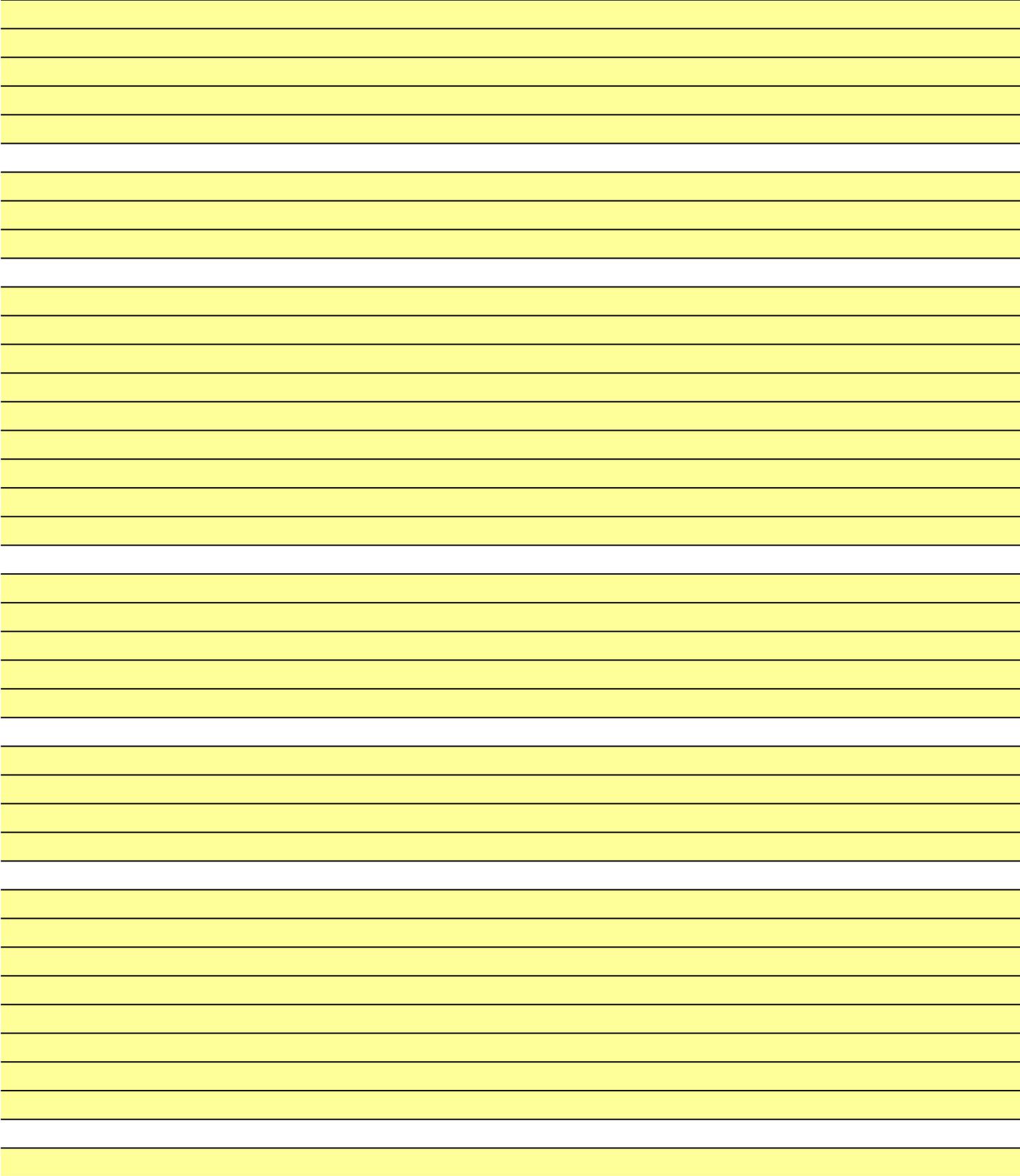
Children's Clothing Needs	
Husband/Wife Clothing Needs	
Other	
Category 10 - Savings (monthly)	
	0
Emergency Fund	
Other Savings Goals (use the Savings Goals and Savings	
Category 11 - Health & Wellness (monthly)	
	0
Doctor	
Dentist	
Prescriptions	
Eye Glasses / Contacts	
HSA or FSA Contributions	
Other	
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	

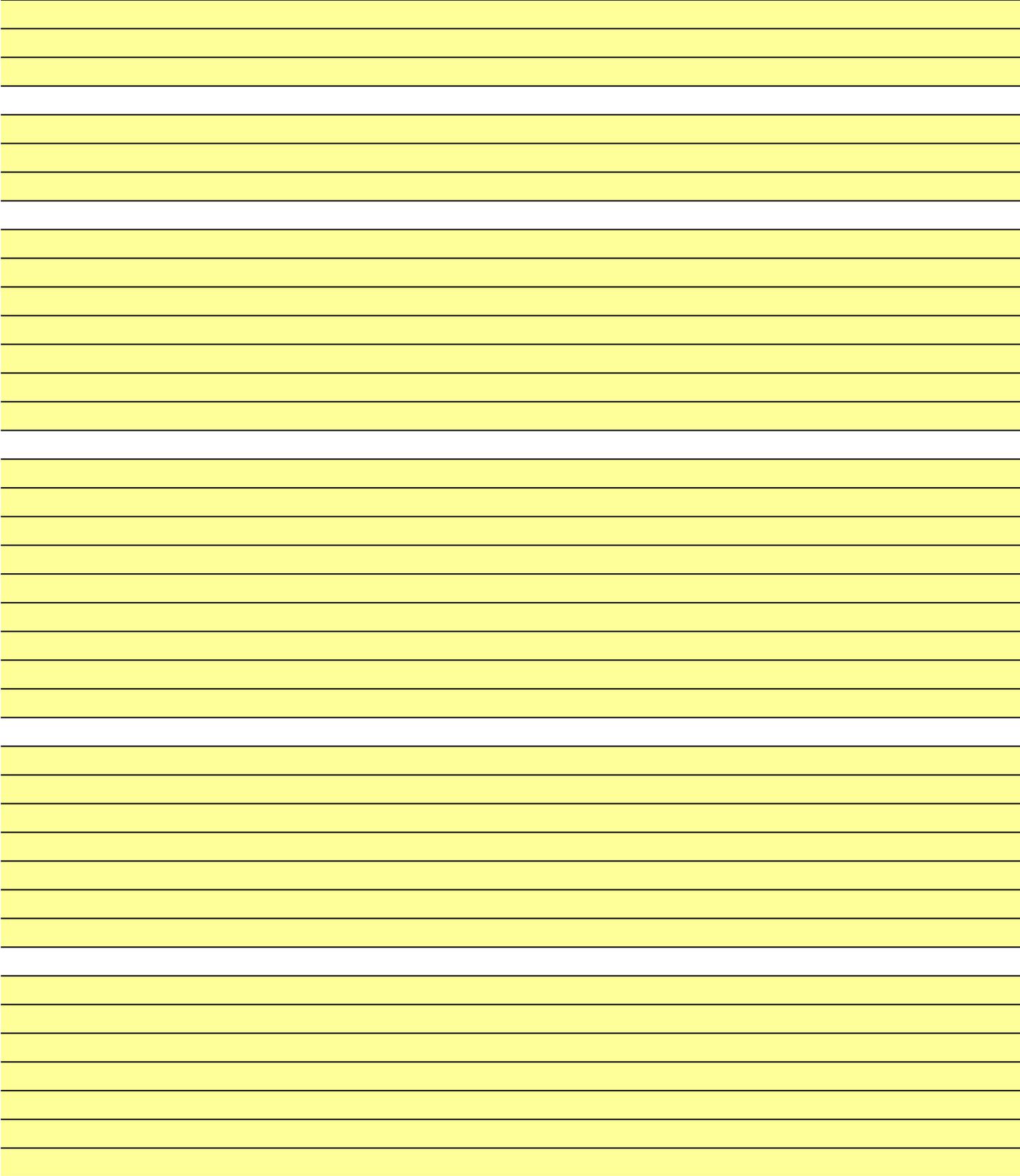
Total Expenses	377
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(1) This category does not have a guideline amount.

0	377
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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																	
2																	
3																	
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29																	
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31																	
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:	June		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																	
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29																	
30																	
31																	
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

Form Version Nov 1, 2023

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
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26																	0
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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:	August		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
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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

Form Version Nov 1, 2023

Month:	September		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
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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:	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																	
2																	
3																	
4																	
5																	
6																	
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25																	
26																	
27																	
28																	
29																	
30																	
31																	
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:	December		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
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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	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