

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 |
|---------------------------|--------------------|-------------------------|---------------|-----------------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| Total Credit Cards | | 0 | | |

AUTO LOANS

| Loan Company | Year, Make, Model | Minimum Monthly Payment | Interest Rate | Months Past Due |
|----------------------------|-------------------|-------------------------|---------------|-----------------|
| Aspen Federal Credit Union | 2016 Ford Escape | 240.00 | 8.50% | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| Total Auto Loans | | 240 | | |

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

| Mortgage Service Company | Property Address | Minimum Monthly Payment | Interest Rate | Months Past Due |
|-----------------------------|------------------|-------------------------|---------------|-----------------|
| Covey Financial LLC | | 375.00 | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| Total Home Mortgages | | 375 | | |

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

| Who | Type of Debt (medical, education, etc.) | Minimum Monthly Payment | Interest Rate | Months Past Due |
|-------------------------|---|-------------------------|---------------|-----------------|
| Sallie Mae | education | 50.00 | 14.12% | |
| Nelnet | education | | | |
| Federal Taxes | tax | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| Total Other Debt | | 50 | | |

| Month: | MARCH | 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 | | | | | | | | | | 12.73 | | | | | |
| 2 | | | | 15.92 | | 35.85 | | | | | | | | | |
| 3 | | 170.00 | | | | | | | 16.67 | | | | | | |
| 4 | 40.00 | | | | | | | | | | | 39.95 | | | |
| 5 | | | | 59.98 | 77.61 | 480.00 | | 50.00 | | | | | | | |
| 6 | | | | | 15.91 | | | | | | | | | | |
| 7 | 1,719.52 | | 142.67 | 1,082.25 | | | 105.27 | | | | | | | 51.59 | |
| 8 | | | | | | | | | | | | | | | |
| 9 | | 170.00 | | | 79.50 | | | | | | | | 27.06 | | |
| 10 | | | | | 8.57 | 10.62 | | | | | 100.00 | | | | |
| 11 | | | | | | | | | | | | | | | |
| 12 | | | | | 14.21 | 240.00 | | | 11.67 | | | | 10.17 | | |
| 13 | | | | | 46.55 | | | | | | | | 7.63 | | |
| 14 | 277.40 | | | | 8.55 | | 75.32 | | 26.54 | | | | | | |
| 15 | | | | | | | | | | | | | | | |
| 16 | | | | | 83.54 | | | | | | | | | | |
| 17 | | | | | | | | | | | | | | | |
| 18 | | | | | 24.89 | | | | | | | | | | |
| 19 | | | | | 6.66 | | | | | | | | | | |
| 20 | | | | | | | | | | | | | | | |
| 21 | 1,287.67 | | | | 18.81 | 40.27 | | | | | | | | | |
| 22 | *140.00 | | | | | | | | | | | | 103.78 | | |
| 23 | | | | | 88.66 | | | | | | | | | | |
| 24 | | | | 88.00 | | | | | | | | | | | |
| 25 | 40.00 | | | | 10.88 | | | | | | | | 56.01 | | |
| 26 | | | | | 82.92 | | | | | | | | 15.00 | | |
| 27 | | | | 100.30 | | | | | | | | | | | |
| 28 | 243.12 | | | | 10.27 | | | | | | | | | | |
| 29 | | | | 40.28 | | | | | | 43.24 | | | | | |
| 30 | | | | | | | | | | | | | | | |
| 31 | | | | | | | | | | | | | | | |
| This month Actual | 3,608 | 340 | 143 | 1,387 | 578 | 807 | 181 | 50 | 55 | 56 | 100 | 40 | 220 | 52 | 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: | 3,896 | 46,752 | Annual Income | |
| | Input appropriate % from "Percentage Guide" | | | | | | |
| Income Deductions | Percentage | x | Gross Monthly Income | = | Guideline Amount | | |
| 1. Tithing/Giving | 10% | x | 3,896 | = | 390 | | |
| 2. Total Taxes | no guideline | | actual from Current Spending Plan: | | 240 | | |
| Net Spendable Income (NSI) | | | | | 3,266 | 39,197 | Annual NSI |

| Expense Category | Percentage | x | Net Spendable Income | = | Guideline Amount | |
|--|--------------|---|----------------------|---|------------------|----|
| 3. Housing | 23% | x | 3,266 | = | 751 | |
| 4. Food | 6% | x | 3,266 | = | 196 | |
| 5. Transportation | 18% | x | 3,266 | = | 588 | |
| 6. Insurance | 4% | x | 3,266 | = | 131 | |
| 7. Debts | 5% | x | 3,266 | = | 163 | |
| 8. Entertainment/Recreation | 9% | x | 3,266 | = | 294 | |
| 9. Clothing | 7% | x | 3,266 | = | 229 | |
| 10. Savings | 9% | x | 3,266 | = | 294 | |
| 11. Health & Wellness | 6% | x | 3,266 | = | 196 | |
| 12. Miscellaneous | 6% | x | 3,266 | = | 196 | |
| 13. Investments | 7% | x | 3,266 | = | 229 | |
| 14. School/Child Care | no guideline | | | | | |
| Total Percentages: (cannot exceed 100%) | | | 100% | | | |
| Total Guideline Expenses: (cannot exceed Net Spendable Income) | | | | | 3,266 | OK |

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

| |
|--|
| INCOME vs. EXPENSE SUMMARY (calculations) |
|--|

| | |
|----------------------|--------------|
| Net Spendable Income | 3,316 |
| Less Total Expenses | 3,422 |
| Surplus or Deficit | (106) |

| |
|-----------------------|
| Monthly Income |
|-----------------------|

| | |
|--|--------------|
| Gross Monthly Income | 3,896 |
| Monthly Salary | 3,656 |
| Interest Income | |
| Dividends | |
| Commissions | |
| Bonuses/Tips | |
| Retirement Income | |
| Net Business Income | |
| Other Income | 240 |
| LESS | |
| Category 1 - Tithe/Giving (monthly) | 340 |
| The Local Church | 340 |
| The Poor | |
| Other Ministries | |
| Other Giving | |
| Category 2 - Taxes (monthly) | |
| Category 2 - Taxes (monthly) | 240 |
| Taxes (Fed, State, Medicare, Social Security) | 240 |
| 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) | 3,316 |

| |
|-------------------------|
| Monthly Expenses |
|-------------------------|

| | |
|---------------------------------------|--------------|
| Category 3 - Housing (monthly) | |
| Category 3 - Housing (monthly) | 1,441 |
| Mortgage(s) (from Debt List) | 375 |
| Extra Mortgage Payment | |
| Rent | |
| Insurance | 314 |
| Property Taxes | 314 |
| Electricity | 100 |
| Gas | 60 |
| Water | 100 |

| | |
|--|------------|
| Sanitation | |
| Telephone / Cell phone | 40 |
| Maintenance | 50 |
| Internet / Cable Service | 88 |
| Other | |
| Category 4 - Food (monthly) | |
| | 450 |
| Grocery | 400 |
| Household | 50 |
| Category 5 - Transportation (monthly) | |
| | 800 |
| Auto Payment(s) (from Debt List) | 240 |
| Extra Auto Payment | |
| Gas & Oil | 80 |
| Auto Insurance | 480 |
| Licenses & Taxes | |
| Maintenance | |
| Replacement | |
| Other - Tolls/Parking/Transit Fares | |
| Category 6 - Insurance (monthly) | |
| | 531 |
| Life | 75 |
| Health/Dental | 456 |
| Disability | |
| Other | |
| Category 7 - Debts (monthly) | |
| | 50 |
| Total Credit Cards (from Debt List) | 0 |
| Total Other Debt (from Debt List) | 50 |
| 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) | 100 |
| Savings Account | 100 |
| Credit Union | |
| Other | |
| Category 11 - Health & Wellness (monthly) | 0 |
| Doctor | |
| Dentist | |
| Prescriptions | |
| Eye Glasses / Contacts | |
| HSA or FSA Contributions | |
| Other | |
| Category 12 - Miscellaneous (monthly) | 50 |
| Toiletries / Cosmetics | |
| Beauty / Barber | 50 |
| 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 | 3,422 |

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

Monthly Budget

| Month: | January | | 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 |
| 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 | 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 | 0 | 0 | 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 | 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 | 0 |

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Monthly Budget

| Month: | February | 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 |
| 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 |

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Monthly Budget

| Month: | March | 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 | 3,608 | 340 | 143 | 1,387 | 578 | 807 | 181 | 50 | 56 | 56 | 100 | 40 | 220 | 52 | 0 | 4,010 | | (402) |
| 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 | 3,608 | 340 | 143 | 1,387 | 578 | 807 | 181 | 50 | 55 | 56 | 100 | 40 | 220 | 52 | 0 | 4,009 | | 0 |
| 30 | | | | | | | | | | | | | | | | | | 0 |
| 31 | | | | | | | | | | | | | | | | | | 0 |
| This Month Actual | 3,608 | 340 | 143 | 1,387 | 578 | 807 | 181 | 50 | 55 | 56 | 100 | 40 | 220 | 52 | 0 | 4,009 | | (401) |
| This Month vs. Budget | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | |
| Year to Date Budget | 3,608 | 340 | 143 | 1,387 | 578 | 807 | 181 | 50 | 56 | 56 | 100 | 40 | 220 | 52 | 0 | 4,010 | | |
| Year to Date Actual | 3,608 | 340 | 143 | 1,387 | 578 | 807 | 181 | 50 | 55 | 56 | 100 | 40 | 220 | 52 | 0 | 4,009 | | (401) |
| YTD Actual vs. Budget | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | |

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Monthly Budget

| Monthly Budget | | | | | | | | | | | | | | | | | |
|----------------|--------|------------------|-------|------------|-------|-----------|-----------|-------|---------------|----------|---------|----------------------|-------|-------------|-----------------------|----------|-----------|
| | | | | For Year : | 2025 | | | | | | | | | | | TOTAL | SURPLUS / |
| Category: | INCOME | TITHE/ GIVING | TAXES | HOUSING | FOOD | TRANSPORT | INSURANCE | DEBTS | ENTERTAINMENT | | | HEALTH & WELLNESS | MISC. | INVESTMENTS | SCHOOL/ CHILD CARE | EXPENSES | DEFICIT |
| Month | | | | | | | | | RECREATION | CLOTHING | SAVINGS | | | | | | |
| Jan | | | | | | | | | | | | | | | | 0 | 0 |
| Feb | | | | | | | | | | | | | | | | 0 | 0 |
| Mar | 3,608 | 340 | 143 | 1,387 | 578 | 807 | 181 | 50 | 56 | 56 | 100 | 40 | 220 | 52 | 0 | 4,010 | (402) |
| Apr | 3,896 | 340 | 272 | 1,224 | 394 | 775 | 438 | 60 | 143 | 32 | | 35 | 151 | | | 3,864 | 32 |
| May | 3,800 | 340 | 280 | 1,274 | 350 | 775 | 533 | 50 | 25 | | 100 | | 75 | | | 3,802 | (2) |
| Jun | 3,896 | 300 | 640 | 1,365 | 300 | 868 | 535 | 100 | 10 | | | | 55 | | | 4,173 | (277) |
| Jul | | | | | | | | | | | | | | | | 0 | 0 |
| Aug | | | | | | | | | | | | | | | | 0 | 0 |
| Sep | | | | | | | | | | | | | | | | 0 | 0 |
| Oct | | | | | | | | | | | | | | | | 0 | 0 |
| Nov | | | | | | | | | | | | | | | | 0 | 0 |
| Dec | | | | | | | | | | | | | | | | 0 | 0 |
| | 15,200 | 1,320 | 1,335 | 5,250 | 1,622 | 3,225 | 1,687 | 260 | 234 | 88 | 200 | 75 | 501 | 52 | 0 | 15,849 | (649) |

Form Version Nov 1, 2023

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 | 3,896 | 340 | 272 | 1,224 | 394 | 775 | 438 | 60 | 143 | 32 | 0 | 35 | 151 | 0 | 0 | 3,864 | 32 |
| Date | | | | | | | | | | | | | | | | | |
| 1 | | | | | | | | | | | | | | | | | 0 |
| 2 | | | | | | | | | 15.62 | | | | 57.09 | | | | 73 |
| 3 | | | | | 46.20 | | | | 1.05 | | | | | | | | 47 |
| 4 | 1,707.11 | | 140.52 | | | | 231.49 | 50.00 | | | | | | | | | 422 |
| 5 | | 170.00 | | 984.70 | | | | | | 32.10 | | | | | | | 1,187 |
| 6 | | | | | 138.49 | 20.06 | | | 65.89 | | | | | | | | 224 |
| 7 | | | | | | 480.42 | | | | | | | | | | | 480 |
| 8 | | | | | | | | | | | | | | | | | 0 |
| 9 | | | | | | | | | | | | | | | | | 0 |
| 10 | | | | | | | | | 10.27 | | | | | | | | 10 |
| 11 | 317.90 | | | 151.33 | | | | | | | | | | | | | 151 |
| 12 | | | | | | | | | | | | | | | | | 0 |
| 13 | | | | | 8.57 | 34.44 | | | 23.20 | | | 24.40 | | | | | 91 |
| 14 | | | | | | 240.00 | | | | | | | | | | | 240 |
| 15 | 40.00 | | | | 29.32 | | 75.32 | 10.00 | | | | | | | | | 115 |
| 16 | | | | | | | | | 26.54 | | | | 12.35 | | | | 39 |
| 17 | | | | | | | | | | | | | 18.08 | | | | 18 |
| 18 | 1,655.01 | | 131.48 | | | | 229.93 | | | | | | | | | | 361 |
| 19 | | | | | 125.41 | | | | | | | 11.09 | | | | | 137 |
| 20 | | | | | | | | | | | | | | | | | 0 |
| 21 | | | | | | | | | | | | | | | | | 0 |
| 22 | | | | | 24.00 | | | | | | | | | | | | 24 |
| 23 | | | | | 22.38 | | | | | | | | | | | | 22 |
| 24 | | | | | | | | | | | | | | | | | 0 |
| 25 | 252.47 | | | | | | | | | | | | | | | | 0 |
| 26 | | 170.00 | | | | | | | | | | | 63.38 | | | | 233 |
| 27 | | | | | | | | | | | | | | | | | 0 |
| 28 | | | | | | 36.68 | | | | | | | 53.10 | | | | 90 |
| 29 | | | | 83.54 | | | | | | | | | | | | | 84 |
| 30 | | | | | | | | | | | | | | | | | 0 |
| 31 | | | | | | | | | | | | | | | | | 0 |
| This Month Actual | 3,972 | 340 | 272 | 1,220 | 394 | 812 | 537 | 60 | 143 | 32 | 0 | 35 | 204 | 0 | 0 | 4,048 | (76) |
| This Month vs. Budget | 76 | 0 | 0 | 4 | (0) | (37) | (99) | 0 | 0 | (0) | 0 | (0) | (53) | 0 | 0 | (184) | |
| Year to Date Budget | 7,504 | 680 | 415 | 2,611 | 972 | 1,582 | 619 | 110 | 199 | 88 | 100 | 75 | 371 | 52 | 0 | 7,874 | |
| Year to Date Actual | 7,580 | 680 | 415 | 2,607 | 972 | 1,619 | 718 | 110 | 198 | 88 | 100 | 75 | 424 | 52 | 0 | 8,057 | (477) |
| YTD Actual vs. Budget | 76 | 0 | 0 | 4 | (0) | (37) | (99) | 0 | 1 | (0) | 0 | (0) | (53) | 0 | 0 | (183) | |

Form Version Nov 1, 2023

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 | 3,800 | 340 | 280 | 1,274 | 350 | 775 | 533 | 50 | 25 | 0 | 100 | 0 | 75 | 0 | 0 | 3,802 | (2) |
| Date | | | | | | | | | | | | | | | | | |
| 1 | | | | | | | | | | | | | | | | | 0 |
| 2 | 1,625 | | 126 | 985 | 101 | 476 | 229 | 50 | 23 | | | | | | | | 1,990 |
| 3 | | | | | | | | | | | | | | | | | 0 |
| 4 | | | | | | | | | | | | | | | | | 0 |
| 5 | | | | 229 | | | | | | | | | | | | | 229 |
| 6 | 40 | | | | | | | | | | | | | | | | 0 |
| 7 | | | | | | | | | | | | | | | | | 0 |
| 8 | | | | | | | | | | | | | | | | | 0 |
| 9 | 240 | | | | | | | | | | | | | | | | 0 |
| 10 | | | | | | | | | 12 | | | | | | | | 12 |
| 11 | | | | | 43 | | | | | | | | | | | | 43 |
| 12 | | | | | | | | | | | | | | | | | 0 |
| 13 | 20 | | | | 62 | | | | | | | | | | | | 62 |
| 14 | | | | | 29 | 240 | | | | | | | | | | | 269 |
| 15 | | | | | | 44 | | | | | | | | | | | 44 |
| 16 | 1,661 | | 133 | | | | 230 | | | | | | | | | | 363 |
| 17 | 145 | | | | | | | | | | | | | | | | 0 |
| 18 | | | | | | | | | | | | | | | | | 0 |
| 19 | | | | | | 44 | | | | | 100 | | | | | | 144 |
| 20 | 40 | | | 147 | | | | | 14 | | | | | | | | 161 |
| 21 | | | | 88 | | | | | 30 | | | | | | | | 138 |
| 22 | | | | | | | | | | | | 44 | 20 | | | | 54 |
| 23 | | | | | | | | | | | | | 10 | | | | 0 |
| 24 | | | | | | | | | | 10 | | | | | | | 10 |
| 25 | | 26 | | | 116 | 20 | | | | | | | | | | | 162 |
| 26 | | | | | | | | | | | | | | | | | 0 |
| 27 | 40 | | | | | | | | | | | | | | | | 0 |
| 28 | | | | 40 | | | | | | | | | | | | | 40 |
| 29 | | | | | | | | | | | | | | | | | 0 |
| 30 | 1,671 | 130 | 134 | 84 | | | | | | | | | 58 | | | | 428 |
| 31 | 248 | | | | | | | 22 | | | | | 4 | | | | 4 |
| This Month Actual | 5,730 | 156 | 393 | 1,573 | 395 | 780 | 459 | 72 | 79 | 10 | 100 | 44 | 93 | 0 | 0 | 4,153 | 1,576 |
| This Month vs. Budget | 1,930 | 184 | (113) | (299) | (45) | (5) | 74 | (22) | (54) | (10) | 0 | (44) | (18) | 0 | 0 | (351) | |
| Year to Date Budget | 11,304 | 1,020 | 695 | 3,885 | 1,322 | 2,357 | 1,152 | 160 | 224 | 88 | 200 | 75 | 446 | 52 | 0 | 11,676 | |
| Year to Date Actual | 13,310 | 836 | 808 | 4,179 | 1,368 | 2,399 | 1,177 | 182 | 276 | 98 | 200 | 119 | 517 | 52 | 0 | 12,211 | 1,099 |
| YTD Actual vs. Budget | 2,006 | 184 | (113) | (294) | (46) | (42) | (25) | (22) | (52) | (10) | 0 | (44) | (71) | 0 | 0 | (535) | |

Form Version Nov 1, 2023

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 | 3,896 | 300 | 640 | 1,365 | 300 | 868 | 535 | 100 | 10 | 0 | 0 | 0 | 55 | 0 | 0 | 4,173 | (277) |
| Date | | | | | | | | | | | | | | | | | |
| 1 | | | | 984.71 | | | | 50.00 | | | | | 16.67 | | | 1,051 | |
| 2 | | | | | | | | | | | | | | | | 0 | |
| 3 | | | | | | | | | | | | | | | | 0 | |
| 4 | | | | | | | | | | | | | | | | 0 | |
| 5 | | | | | | 32.23 | 476.00 | | 10.27 | | | | | | | 519 | |
| 6 | 212.95 | | | | | | | | | | | | | | | 0 | |
| 7 | | | | | | | | | | | | | | | | 0 | |
| 8 | | | | | | | | | | | | | | | | 0 | |
| 9 | | | | | 38.34 | | | | | | | | | | | 38 | |
| 10 | | | | | | | | | | | | | | | | 0 | |
| 11 | | | | | | | | | | | | | | | | 0 | |
| 12 | | | | | | | | | | | | | 11.67 | | | 12 | |
| 13 | 2,285.21 | | 647.77 | 108.29 | 10.61 | 240.00 | 248.83 | | 11.13 | 18.33 | | | 26.54 | | | 1,312 | |
| 14 | | | | | | | 75.32 | | | | | | | | | 175 | |
| 15 | | 150.00 | | | 17.93 | | | | | | 100.00 | | | | | 168 | |
| 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 | 2,498 | 150 | 648 | 1,093 | 67 | 272 | 800 | 50 | 21 | 18 | 100 | 0 | 55 | 0 | 0 | 3,275 | (776) |
| This Month vs. Budget | (1,398) | 150 | (8) | 272 | 233 | 596 | (265) | 50 | (11) | (18) | (100) | 0 | 0 | 0 | 0 | 898 | |
| Year to Date Budget | 15,200 | 1,320 | 1,335 | 5,250 | 1,622 | 3,225 | 1,687 | 260 | 234 | 88 | 200 | 75 | 501 | 52 | 0 | 15,849 | |
| Year to Date Actual | 15,808 | 986 | 1,456 | 5,272 | 1,435 | 2,671 | 1,977 | 232 | 298 | 116 | 300 | 119 | 572 | 52 | 0 | 15,485 | 323 |
| YTD Actual vs. Budget | 608 | 334 | (121) | (22) | 187 | 554 | (290) | 28 | (64) | (28) | (100) | (44) | (71) | 0 | 0 | 364 | |

Form Version Nov 1, 2023

Monthly Budget

| Month: | August | | 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 |
| 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 | 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 | 15,200 | 1,320 | 1,335 | 5,250 | 1,622 | 3,225 | 1,687 | 260 | 234 | 88 | 200 | 75 | 501 | 52 | 0 | 15,849 | | | | |
| Year to Date Actual | 15,808 | 986 | 1,456 | 5,272 | 1,435 | 2,671 | 1,977 | 232 | 298 | 116 | 300 | 119 | 572 | 52 | 0 | 15,485 | | | | 323 |
| YTD Actual vs. Budget | 608 | 334 | (121) | (22) | 187 | 554 | (290) | 28 | (64) | (28) | (100) | (44) | (71) | 0 | 0 | 364 | | | | |

Form Version Nov 1, 2023

Monthly Budget

| Month: | November | 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 |
| 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 | 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 | 15,200 | 1,320 | 1,335 | 5,250 | 1,622 | 3,225 | 1,687 | 260 | 234 | 88 | 200 | 75 | 501 | 52 | 0 | 15,849 | | | |
| Year to Date Actual | 15,808 | 986 | 1,456 | 5,272 | 1,435 | 2,671 | 1,977 | 232 | 298 | 116 | 300 | 119 | 572 | 52 | 0 | 15,485 | | | 323 |
| YTD Actual vs. Budget | 608 | 334 | (121) | (22) | 187 | 554 | (290) | 28 | (64) | (28) | (100) | (44) | (71) | 0 | 0 | 364 | | | |

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