

Total Other Debt	790
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Total Liabilities/Depts
NET WORTH (Total Assets minus Total Liabilities/Depts)

21,328

100,993

103,607

Form Version Nov 1, 2023

30 Day Tracker																	
Month:	August	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																	0
2																	0
3																	0
4																	0
5																	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

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 \$29,999)
 3. Treat exclude all current retirement, Pension, Social Security, Medicare, State, and Local Income Tax Taxes.

Suggested Percentage Guidelines For Family Income

Married with 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%						
A. Housing	25%	25%	24%	24%	24%	24%
B. Food	15%	15%	14%	14%	14%	14%
C. Transportation	14%	14%	13%	13%	11%	11%
D. Insurance	5%	5%	5%	5%	5%	5%
E. Debts	5%	5%	5%	5%	5%	5%
F. Entertainment/Recreation	3%	4%	4%	5%	5%	5%
G. Clothing	5%	5%	6%	6%	7%	7%
H. Savings	4%	4%	5%	5%	5%	5%
I. Health & Wellness	6%	7%	7%	7%	7%	7%
J. Miscellaneous	3%	3%	3%	3%	3%	3%
K. Investments	0%	0%	3%	3%	4%	4%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

U.S. School/Child Care no guideline percentages

Suggested Percentage Guidelines For Family Income

Married with 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%						
A. Housing	25%	25%	25%	25%	25%	25%
B. Food	15%	15%	15%	15%	11%	11%
C. Transportation	15%	15%	15%	14%	13%	13%
D. Insurance	5%	5%	5%	5%	5%	5%
E. Debts	5%	5%	5%	5%	5%	5%
F. Entertainment/Recreation	3%	5%	5%	7%	7%	6%
G. Clothing	4%	5%	5%	6%	7%	7%
H. Savings	5%	5%	5%	5%	5%	5%
I. Health & Wellness	5%	6%	6%	6%	6%	6%
J. Miscellaneous	4%	4%	4%	4%	7%	7%
K. Investments	0%	3%	3%	3%	5%	5%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

U.S. School/Child Care no guideline percentages

Suggested Percentage Guidelines For Family Income

Single 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%						
A. Housing	40%	40%	39%	39%	31%	31%
B. Food	15%	14%	13%	13%	11%	11%
C. Transportation	15%	14%	14%	13%	13%	13%
D. Insurance	5%	5%	5%	5%	5%	5%
E. Debts	5%	5%	5%	5%	5%	5%
F. Entertainment/Recreation	3%	4%	4%	5%	7%	7%
G. Clothing	4%	4%	5%	6%	6%	7%
H. Savings	4%	4%	4%	5%	5%	5%
I. Health & Wellness	6%	6%	6%	6%	6%	6%
J. Miscellaneous	3%	4%	4%	4%	7%	7%
K. Investments	0%	0%	0%	0%	0%	0%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

U.S. School/Child Care no guideline percentages

Suggested Percentage Guidelines For Individual Income

Single with No Children / Living with Parents

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%						
A. Housing	40%	40%	39%	39%	31%	31%
B. Food	15%	14%	14%	13%	13%	13%
C. Transportation	15%	14%	14%	13%	13%	13%
D. Insurance	3%	3%	4%	4%	5%	5%
E. Debts	5%	5%	5%	5%	5%	5%
F. Entertainment/Recreation	3%	4%	4%	5%	7%	7%
G. Clothing	5%	5%	5%	6%	7%	7%
H. Savings	5%	5%	5%	5%	5%	5%
I. Health & Wellness	6%	7%	6%	6%	6%	6%
J. Miscellaneous	3%	4%	4%	4%	6%	6%
K. Investments	0%	0%	0%	0%	0%	0%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

U.S. School/Child Care no guideline percentages

Suggested Percentage Guidelines For Individual Income

Single with No Children / Living with Parents

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%						
A. Housing	40%	40%	39%	39%	31%	31%
B. Food	6%	6%	7%	7%	7%	7%
C. Transportation	15%	15%	14%	14%	13%	13%
D. Insurance	4%	4%	4%	5%	5%	5%
E. Debts	5%	5%	5%	5%	5%	5%
F. Entertainment/Recreation	6%	6%	7%	7%	6%	6%
G. Clothing	5%	6%	6%	7%	6%	6%
H. Savings	5%	5%	5%	5%	5%	5%
I. Health & Wellness	6%	5%	5%	5%	4%	4%
J. Miscellaneous	5%	6%	6%	6%	7%	7%
K. Investments	0%	0%	0%	0%	0%	0%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

U.S. School/Child Care no guideline percentages

Suggested Percentage Guidelines For Individual Income

Single with No Children / Living with Parents

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%						
A. Housing	25%	24%	23%	23%	21%	20%
B. Food	6%	6%	6%	7%	7%	7%
C. Transportation	20%	19%	18%	18%	15%	15%
D. Insurance	4%	4%	4%	5%	5%	5%
E. Debts	5%	5%	5%	5%	5%	5%
F. Entertainment/Recreation	9%	9%	9%	9%	10%	10%
G. Clothing	7%	7%	7%	7%	7%	6%
H. Savings	6%	6%	6%	10%	10%	10%
I. Health & Wellness	6%	6%	6%	5%	5%	5%
J. Miscellaneous	5%	6%	6%	7%	7%	7%
K. Investments	5%	6%	7%	7%	6%	10%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%

U.S. School/Child Care no guideline percentages

Percentage Spending Plan					
Gross Monthly Income		from Current Spending Plan:	5,028	60,336 Annual Income	
	Input appropriate % from "Percentage Guide"				
Income Deductions	Percentage	x	Gross Monthly Income	=	Guideline Amount
1. Tithe/Giving	10%	x	5,028	=	503
2. Total Taxes	no guideline		actual from Current Spending Plan:	=	808
Net Spendable Income (NSI)					3,717
					44,606 Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount
3. Housing	34%	x	3,717	=	1,264
4. Food	7%	x	3,717	=	260
5. Transportation	14%	x	3,717	=	520
6. Insurance	5%	x	3,717	=	186
7. Debts	5%	x	3,717	=	186
8. Entertainment/Recreation	7%	x	3,717	=	260
9. Clothing	7%	x	3,717	=	260
10. Savings	5%	x	3,717	=	186
11. Health & Wellness	5%	x	3,717	=	186
12. Miscellaneous	6%	x	3,717	=	223
13. Investments	5%	x	3,717	=	186
14. School/Child Care	no guideline				
Total Percentages: (cannot exceed 100%)	100%				
Total Guideline Expenses: (cannot exceed Net Spendable Income)					3,717 OK

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Spending Plan	Current
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INCOME vs. EXPENSE SUMMARY (calculated)	
Net Spendable Income	3,570
Less Total Expenses	3,249
Surplus or Deficit	321

Monthly Income	
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Gross Monthly Income	5,028
Monthly Salary	5,028
Interest Income	0
Dividends	0
Commissions	0
Bonuses/Tips	0
Retirement Income	0
Net Business Income	0
Other Income	0
LESS	
Category 1 - Tithing/Giving (monthly)	650
The Local Church	650
The Poor	
Other Ministries	
Other Giving	
Category 2 - Taxes (monthly)	808
Taxes (Fed, State, Medicare, Social Security)	808
Other	
<i>Do not include medical/dental premiums, retirement plans, HSA/FSA contributions, 401k contributions that are deducted from paychecks. Include those deductions as</i>	
NET SPENDABLE INCOME (monthly)	3,570

Monthly Expenses	
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Category 3 - Housing (monthly)	1,615
Mortgage(s) (from Debt List)	918
Extra Mortgage Payment	
Rent	
Insurance	
Property Taxes	
Electricity	220
Gas	

Water	50
Sanitation	50
Telephone / Cell phone	97
Maintenance	180
Internet / Cable Service	82
OtherXM Radio	18
Category 4 - Food (monthly)	
	100
Grocery	100
Other	
Category 5 - Transportation (monthly)	
	266
Auto Payment(s) <i>(from Debt List)</i>	0
Extra Auto Payment	
Gas & Oil	90
Auto Insurance	137
Licenses & Taxes	13
Maintenance	25
Replacement	
Other - Tolls/Parking/Transit Fares	
Category 6 - Insurance (monthly)	
	31
Life	31
Health/Dental	
Disability	
Other	
Category 7 - Debts (monthly)	
	815
Total Credit Cards <i>(from Debt List)</i>	25
Total Other Debt <i>(from Debt List)</i>	790
Extra Debt Payments 401k loans	
Category 8 - Entertainment & Recreation (monthly)	
	80
Eating Out / Lunches	50
Baby Sitters	
Activities / Trips	
Vacation	
Pets	
Hobbies and Sports	30
Other	

Category 9 - Clothing (monthly)	50
Children's Clothing Needs	
Husband/Wife Clothing Needs	50
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)	293
Toiletries / Cosmetics	50
Beauty / Barber	6
Laundry / Cleaning	
Allowances	
Subscriptions	
Gifts (including Christmas)	237
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	3,249

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

Guideline	New Budget
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lated)

Current	0
	1,733
	(1,733)

5,028	0

503	0

808	0

3,717	0
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1,264	918
	918

260	0
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520	0
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0

186	0
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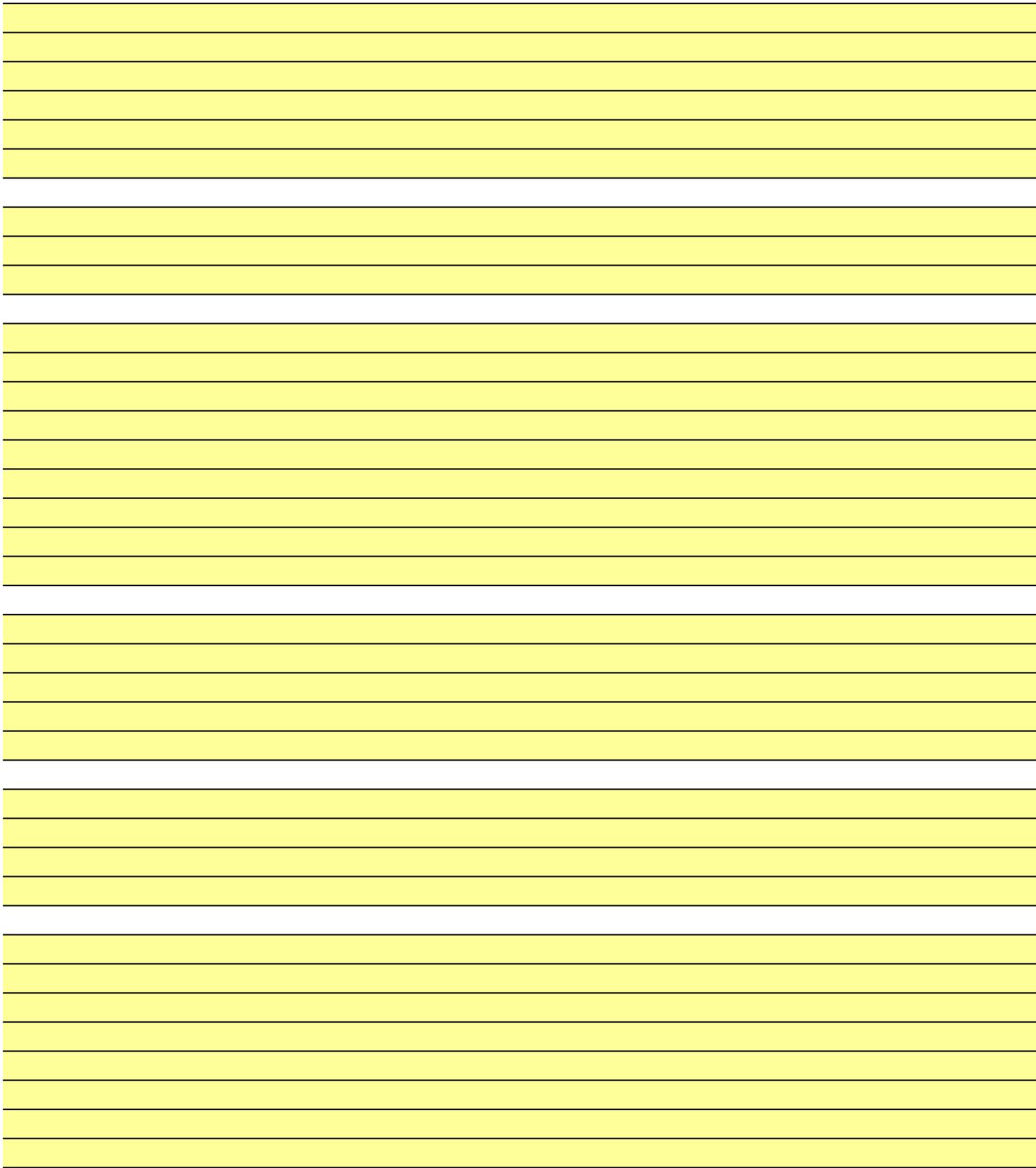
186	815
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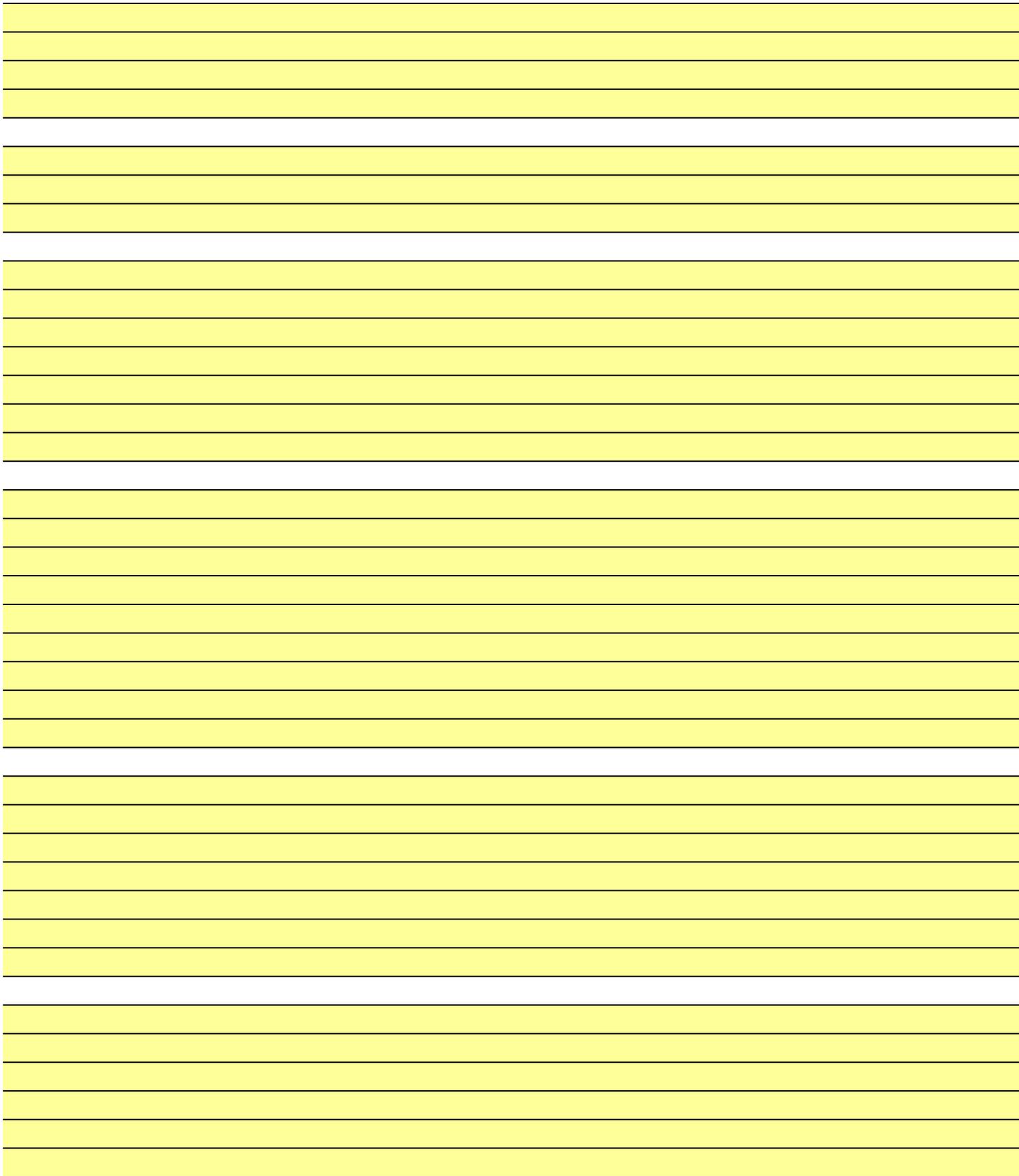
25
790

260	0
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3,717	1,733

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Month:	March		Year:														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
1																	0
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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:	April		Year:														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
1																	0
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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

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
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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

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
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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

Form Version Nov 1, 2023

Month:	October		Year:														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
1																	0
2																	0
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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

Form Version Nov 1, 2023

Month:	November		Year:														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
1																	0
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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
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

