

## 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
None				
<b>Total Credit Cards</b>		<b>0</b>		

### AUTO LOANS

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due
None				
<b>Total Auto Loans</b>		<b>0</b>		

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

Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due
Penny Mac		5,127.00	7.12%	0
<b>Total Home Mortgages</b>		<b>5,127</b>		

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

Who	Type of Debt (medical, education, etc.)	Minimum Monthly Payment	Interest Rate	Months Past Due
None				
<b>Total Other Debt</b>		<b>0</b>		



Month:	September	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	19,500.00	2,000.00	0.00	5,127.00			1,400.00		86.47						
2									111.22	146.00		51.30			
3				181.00											
4							346.00								
5				526.00					23.49			54.00			
6									84.00						
7															
8									138.00	342.00			101.00		
9				217.00											
10							59.25						180.00		
11					223.00								92.00		
12															
13													151.00		
14													22.00		
15					59.00				3.00				79.00		
16									12.00				70.00		
17									25.00						
18															
19				449.00											
20				85.00	45.00	49.00			31.00				38.00		
21													187.00		
22									98.00						
23									144.00						
24													501.00		
25									25.00						
26					136.00				8.00				45.00		
27									1,003.00						
28							44.00		252.00						
29															
30															
31															
This month Actual	19,500	2,000	0	6,585	463	93	1,805	0	2,044	488	0	105	1,466	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					
<b>Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%</b>						
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%
<b>Total Net Spendable Income:</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
14. School/Child Care	no guideline percentages					

Percentage Spending Plan							
Gross Monthly Income			from Current Spending Plan:	22,500	270,000	Annual Income	
	Input appropriate % from "Percentage Guide"						
Income Deductions	Percentage	x	Gross Monthly Income	=	Guideline Amount		
1. Tithe/Giving	10%	x	22,500	=	2,250		
2. Total Taxes	no guideline		actual from Current Spending Plan:		1,500		
Net Spendable Income (NSI)					18,750	225,000	Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount	
3. Housing	30%	x	18,750	=	5,625.00	
4. Food	7%	x	18,750	=	1,312.50	
5. Transportation	13%	x	18,750	=	2,437.50	
6. Insurance	5%	x	18,750	=	937.50	
7. Debts	5%	x	18,750	=	937.50	
8. Entertainment/Recreation	9%	x	18,750	=	1,687.50	
9. Clothing	8%	x	18,750	=	1,500.00	
10. Savings	5%	x	18,750	=	937.50	
11. Health & Wellness	4%	x	18,750	=	750.00	
12. Miscellaneous	7%	x	18,750	=	1,312.50	
13. Investments	7%	x	18,750	=	1,312.50	
14. School/Child Care	no guideline					
Total Percentages: (cannot exceed 100%)			100%			
Total Guideline Expenses: (cannot exceed Net Spendable Income)					18,750.00	OK

<b>Spending Plan</b>	Current
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<b>INCOME vs. EXPENSE SUMMARY (calcu</b>	
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<b>Net Spendable Income</b>	<b>16,250</b>
<b>Less Total Expenses</b>	<b>14,326</b>
<b>Surplus or Deficit</b>	<b>1,924</b>

<b>Monthly Income</b>	
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<b>Gross Monthly Income</b>	<b>22,500</b>
Monthly Salary	
Interest Income	1,500
Dividends	
Commissions	
Bonuses/Tips	
Retirement Income	19,500
Net Business Income	
Other Income	1,500

<b>LESS</b>	
<b>Category 1 - Tithe/Giving (monthly)</b>	<b>4,750</b>
The Local Church	2,000
The Poor	250
Other Ministries	2,000
Other Giving	500

<b>Category 2 - Taxes (monthly)</b>	<b>1,500</b>
Taxes (Fed, State, Medicare, Social Security)	1,500
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.*

<b>NET SPENDABLE INCOME (monthly)</b>	<b>16,250</b>
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<b>Monthly Expenses</b>	
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<b>Category 3 - Housing (monthly)</b>	<b>6,622</b>
Mortgage(s) (from Debt List)	5,127
Extra Mortgage Payment	
Rent	
Insurance	
Property Taxes	575
Electricity	300
Gas	100
Water	50

Sanitation	40
Telephone / Cell phone	220
Maintenance	100
Internet / Cable Service	110
Other	
<b>Category 4 - Food (monthly)</b>	<b>500</b>
Grocery	500
Other	
<b>Category 5 - Transportation (monthly)</b>	<b>1,000</b>
Auto Payment(s) <i>(from Debt List)</i>	0
Extra Auto Payment	
Gas & Oil	125
Auto Insurance	330
Licenses & Taxes	20
Maintenance	25
Replacement	500
Other - Tolls/Parking/Transit Fares	
<b>Category 6 - Insurance (monthly)</b>	<b>870</b>
Life	
Health/Dental	870
Disability	
Other	
<b>Category 7 - Debts (monthly)</b>	<b>0</b>
Total Credit Cards <i>(from Debt List)</i>	0
Total Other Debt <i>(from Debt List)</i>	0
Extra Debt Payments	
<b>Category 8 - Entertainment &amp; Recreation (monthly)</b>	<b>1,809</b>
Eating Out / Lunches	600
Baby Sitters	
Activities / Trips	500
Vacation	
Pets	400
Hobbies and Sports	309
Other	
<b>Category 9 - Clothing (monthly)</b>	<b>500</b>
Children's Clothing Needs	
Husband/Wife Clothing Needs	500

Other	
<b>Category 10 - Savings (monthly)</b>	
	<b>0</b>
Emergency Fund	
Other Savings Goals (use the Savings Goals and Savings Tracker forms if needed)	
<b>Category 11 - Health &amp; Wellness (monthly)</b>	
	<b>400</b>
Doctor	0
Dentist	
Prescriptions	
Eye Glasses / Contacts	
HSA or FSA Contributions	400
Other	
<b>Category 12 - Miscellaneous (monthly)</b>	
	<b>625</b>
Toiletries / Cosmetics	150
Beauty / Barber	200
Laundry / Cleaning	25
Allowances	
Subscriptions	50
Gifts (including Christmas)	150
Cash	50
Other	
<b>Category 13 - Investments (monthly)</b>	
	<b>500</b>
Employer 401k/403b plans	
Retirement IRAs	
College Funds	
Non-Retirement Stocks, Bonds, Mutual Funds	
Investment Real Estate	500
Other	
<b>Category 14 - School/Child Care (monthly)<sup>(1)</sup></b>	
	<b>1,500</b>
School Tuition	
School Books, Supplies, Materials, etc	
Transportation	
Day Care	
Tutoring, Lessons for Music, Dance, etc	
Other	1,500
<b>Total Expenses</b>	<b>14,326</b>

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

**Monthly Budget**

Monthly Budget																	
				For Year :	2025												
Category:	TITHE/							ENTERTAINMENT			HEALTH &			SCHOOL/	TOTAL	SURPLUS /	
Month	INCOME	GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	RECREATION	CLOTHING	SAVINGS	WELLNESS	MISC.	INVESTMENTS	CHILD CARE	EXPENSES	(DEFICIT)
Jan																0	#VALUE!
Feb																0	0
Mar																0	0
Apr																0	0
May																0	0
Jun																0	0
Jul																0	0
Aug																0	0
Sep	0	0	0	0	0	0	0	0	0	0	0	0	0		0	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	#VALUE!

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**Monthly Budget**

Month:	<b>January</b>	Year:	<b>2025</b>															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		#VALUE!
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	#VALUE!	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	
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	#VALUE!	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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**Monthly Budget**

Month:	<b>February</b>	Year:	<b>2025</b>															
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
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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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	#VALUE!	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
<b>YTD Actual vs. Budget</b>	<b>#VALUE!</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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**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	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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	#VALUE!	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
<b>YTD Actual vs. Budget</b>	<b>#VALUE!</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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**Monthly Budget**

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	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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			<b>0</b>	
Year to Date Budget	#VALUE!	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
<b>YTD Actual vs. Budget</b>	<b>#VALUE!</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			<b>0</b>	

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**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	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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	#VALUE!	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
<b>YTD Actual vs. Budget</b>	<b>#VALUE!</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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**Monthly Budget**

Month:	June		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
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28																					0
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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	
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			<b>0</b>	<b>0</b>	
Year to Date Budget	#VALUE!	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	
<b>YTD Actual vs. Budget</b>	<b>#VALUE!</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			<b>0</b>	<b>0</b>	

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**Monthly Budget**

Month:	July		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
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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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			<b>0</b>	
Year to Date Budget	#VALUE!	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
<b>YTD Actual vs. Budget</b>	<b>#VALUE!</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			<b>0</b>	

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**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	
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	
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>				<b>0</b>	
Year to Date Budget	#VALUE!	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	
<b>YTD Actual vs. Budget</b>	<b>#VALUE!</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>				<b>0</b>	

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**Monthly Budget**

Month:	<b>September</b>	Year:	<b>2025</b>															
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
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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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	#VALUE!	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
<b>YTD Actual vs. Budget</b>	<b>#VALUE!</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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**Monthly Budget**

Month:	<b>October</b>	Year:	<b>2025</b>															
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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	#VALUE!	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
<b>YTD Actual vs. Budget</b>	<b>#VALUE!</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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**Monthly Budget**

Month:	<b>November</b>	Year:	<b>2025</b>															
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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	#VALUE!	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
<b>YTD Actual vs. Budget</b>	<b>#VALUE!</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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**Monthly Budget**

Month:	December		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	
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	
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			<b>0</b>	
Year to Date Budget	#VALUE!	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	
<b>YTD Actual vs. Budget</b>	<b>#VALUE!</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			<b>0</b>	

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