

**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
<b>Total Credit Cards</b>		<b>0</b>		

**AUTO LOANS**

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due
<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
<b>Total Home Mortgages</b>		<b>0</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
<b>Total Other Debt</b>		<b>0</b>		



Month:	October	Year:	2025												
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE
Date															
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13															
14															
15	162.00	17.00													
16	264.00	27.00													
17															
18															
19															
20	3,285.00	330.00							23.00				1,983.00		
21		300.00			176.00				16.00						
22		86.00													
23															
24						60.00									
25	1,483.00	150.00													
26															
27															
28															
29	264.00	27.00													
30															
31	3,900.00	400.00	500.00	0.00			200.00	0.00							
This month Actual	9,358	1,337	500	0	176	60	200	0	39	0	0	0	1,983	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:	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

<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>	0
<b>Less Total Expenses</b>	0
<b>Surplus or Deficit</b>	0

<b>Monthly Income</b>	
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<b>Gross Monthly Income</b>	0
Monthly Salary	
Interest Income	
Dividends	
Commissions	
Bonuses/Tips	
Retirement Income	
Net Business Income	
Other Income	

<b>LESS</b>	
<b>Category 1 - Tithe/Giving (monthly)</b>	0
The Local Church	
The Poor	
Other Ministries	
Other Giving	

<b>Category 2 - Taxes (monthly)</b>	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.*

<b>NET SPENDABLE INCOME (monthly)</b>	0
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<b>Monthly Expenses</b>	
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<b>Category 3 - Housing (monthly)</b>	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	
<b>Category 4 - Food (monthly)</b>	
	<b>0</b>
Grocery	
Other	
<b>Category 5 - Transportation (monthly)</b>	
	<b>0</b>
Auto Payment(s) <i>(from Debt List)</i>	0
Extra Auto Payment	
Gas & Oil	
Auto Insurance	
Licenses & Taxes	
Maintenance	
Replacement	
Other - Tolls/Parking/Transit Fares	
<b>Category 6 - Insurance (monthly)</b>	
	<b>0</b>
Life	
Health/Dental	
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>0</b>
Eating Out / Lunches	
Baby Sitters	
Activities / Trips	
Vacation	
Pets	
Hobbies and Sports	
Other	
<b>Category 9 - Clothing (monthly)</b>	
	<b>0</b>
Children's Clothing Needs	
Husband/Wife Clothing Needs	

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>0</b>
Doctor	
Dentist	
Prescriptions	
Eye Glasses / Contacts	
HSA or FSA Contributions	
Other	
<b>Category 12 - Miscellaneous (monthly)</b>	
	<b>0</b>
Toiletries / Cosmetics	
Beauty / Barber	
Laundry / Cleaning	
Allowances	
Subscriptions	
Gifts (including Christmas)	
Cash	
Other	
<b>Category 13 - Investments (monthly)</b>	
	<b>0</b>
Employer 401k/403b plans	
Retirement IRAs	
College Funds	
Non-Retirement Stocks, Bonds, Mutual Funds	
Investment Real Estate	
Other	
<b>Category 14 - School/Child Care (monthly)<sup>(1)</sup></b>	
	<b>0</b>
School Tuition	
School Books, Supplies, Materials, etc	
Transportation	
Day Care	
Tutoring, Lessons for Music, Dance, etc	
Other	
<b>Total Expenses</b>	<b>0</b>

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

**Monthly Budget**

Monthly Budget																			
For Year :																			
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	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		

Form Version Nov 1, 2023

**Monthly Budget**

Month:	<b>January</b>		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
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	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	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
<b>YTD Actual 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>

Form Version Nov 1, 2023

**Monthly Budget**

Month:	<b>February</b>		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
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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	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
<b>YTD Actual 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>

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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
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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
<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	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
<b>YTD Actual 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>

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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
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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	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
<b>YTD Actual 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>

Form Version Nov 1, 2023

**Monthly Budget**

Month:	<b>May</b>		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
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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	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
<b>YTD Actual 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>

Form Version Nov 1, 2023

**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	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
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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
<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>	<b>0</b>
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	0	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>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>	<b>0</b>

Form Version Nov 1, 2023

**Monthly Budget**

Month:	<b>July</b>		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
12																				0
13																				0
14																				0
15																				0
16																				0
17																				0
18																				0
19																				0
20																				0
21																				0
22																				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	
<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	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	
<b>YTD Actual 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>	

Form Version Nov 1, 2023

**Monthly Budget**

Month:	<b>August</b>		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
<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	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
<b>YTD Actual 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>

Form Version Nov 1, 2023

**Monthly Budget**

Month:	<b>September</b>		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
4																		0
5																		0
6																		0
7																		0
8																		0
9																		0
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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
<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	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
<b>YTD Actual 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>

Form Version Nov 1, 2023

**Monthly Budget**

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 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	264.00	27.00																27
15	162.00	17.00																17
16		300.00																300
17																		0
18																		0
19																		0
20	3,285.00	327.00			175.00								1,923.00					2,425
21									39.00									39
22																		0
23																		0
24						65.00												65
25	1,483.00	149.00																149
26																		0
27																		0
28	264.00	27.00																27
29																		0
30		86.00																86
31	3,900.00	390.00	672.00	0.00			200.00	0.00				520.00			0.00			1,782
This Month Actual	9,358	1,323	672	0	175	65	200	0	39	0	0	520	1,923	0	0	0	4,917	4,441
This Month vs. Budget	9,358	(1,323)	(672)	0	(175)	(65)	(200)	0	(39)	0	0	(520)	(1,923)	0	0	0	(4,917)	
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	9,358	1,323	672	0	175	65	200	0	39	0	0	520	1,923	0	0	0	4,917	4,441
YTD Actual vs. Budget	9,358	(1,323)	(672)	0	(175)	(65)	(200)	0	(39)	0	0	(520)	(1,923)	0	0	0	(4,917)	

Form Version Nov 1, 2023

**Monthly Budget**

Month:	<b>November</b>		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
6																			0
7																			0
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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
<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>	<b>0</b>
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	9,358	1,323	672	0	175	65	200	0	39	0	0	520	1,923	0	0	4,917	4,441	4,441	
<b>YTD Actual vs. Budget</b>	<b>9,358</b>	<b>(1,323)</b>	<b>(672)</b>	<b>0</b>	<b>(175)</b>	<b>(65)</b>	<b>(200)</b>	<b>0</b>	<b>(39)</b>	<b>0</b>	<b>0</b>	<b>(520)</b>	<b>(1,923)</b>	<b>0</b>	<b>0</b>	<b>(4,917)</b>			

Form Version Nov 1, 2023

**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
6																			0
7																			0
8																			0
9																			0
10																			0
11																			0
12																			0
13																			0
14																			0
15																			0
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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
<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>	<b>0</b>
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	9,358	1,323	672	0	175	65	200	0	39	0	0	520	1,923	0	0	4,917	4,441	4,441	
<b>YTD Actual vs. Budget</b>	<b>9,358</b>	<b>(1,323)</b>	<b>(672)</b>	<b>0</b>	<b>(175)</b>	<b>(65)</b>	<b>(200)</b>	<b>0</b>	<b>(39)</b>	<b>0</b>	<b>0</b>	<b>(520)</b>	<b>(1,923)</b>	<b>0</b>	<b>0</b>	<b>(4,917)</b>			

Form Version Nov 1, 2023