

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
Total Auto Loans		0		

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

Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due
Total Home Mortgages		0		

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

Who	Type of Debt (medical, education, etc.)	Minimum Monthly Payment	Interest Rate	Months Past Due
Total Other Debt		0		

Month:	Jan/Feb	Year:	2026												
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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14	3,981.00								16.88						
15															
16						16.98	147.92						6.36		
17															
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19															
20				44.41											
21															
22	700.00	700.00				15.00									
23				47.73											
24															
25															
26				21.99											
27															
28															
29															
30															
31															
This month Actual	4,681	700	0	114	0	32	148	0	17	0	0	0	6	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					
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:		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

Spending Plan	Current
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INCOME vs. EXPENSE SUMMARY (calcu

Net Spendable Income	0
Less Total Expenses	0
Surplus or Deficit	0

Monthly Income

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

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

Category 2 - Taxes (monthly)	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.

NET SPENDABLE INCOME (monthly)	0
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Monthly Expenses

Category 3 - Housing (monthly)	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	
Category 4 - Food (monthly)	0
Grocery	
Other	
Category 5 - Transportation (monthly)	0
Auto Payment(s) (from Debt List)	0
Extra Auto Payment	
Gas & Oil	
Auto Insurance	
Licenses & Taxes	
Maintenance	
Replacement	
Other - Tolls/Parking/Transit Fares	
Category 6 - Insurance (monthly)	0
Life	
Health/Dental	
Disability	
Other	
Category 7 - Debts (monthly)	0
Total Credit Cards (from Debt List)	0
Total Other Debt (from Debt List)	0
Extra Debt Payments	
Category 8 - Entertainment & Recreation (monthly)	0
Eating Out / Lunches	
Baby Sitters	
Activities / Trips	
Vacation	
Pets	
Hobbies and Sports	
Other	
Category 9 - Clothing (monthly)	0
Children's Clothing Needs	
Husband/Wife Clothing Needs	
Other	

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

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

Monthly Budget

Monthly Budget				For Year :		2026											
Category:	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	ENTERTAINMENT			SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL	SURPLUS /
Month								DEBTS	RECREATION	CLOTHING						EXPENSES	(DEFICIT)
Jan	3,899	700														700	3,199
Feb	3,981															0	3,981
Mar	3,981															0	3,981
Apr	3,981															0	3,981
May	3,981															0	3,981
Jun	3,981															0	3,981
Jul	3,981															0	3,981
Aug	3,981															0	3,981
Sep	3,981			2,100												2,100	1,881
Oct	3,981															0	3,981
Nov	3,981															0	3,981
Dec	3,981			1,100												1,100	2,881
	47,690	700	0	3,200	0	0	0	0	0	0	0	0	0	0	0	3,900	43,790
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Monthly Budget

Month:	January	Year:	2026														This Month
		TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
Category	INCOME																
BUDGETED AMOUNT	3,899	700	0	0	0	0	0	0	0	0	0	0	0	0	0	700	3,199
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
This Month vs. Budget	(3,899)	700	0	0	0	0	0	0	0	0	0	0	0	0	0	700	
Year to Date Budget	3,899	700	0	0	0	0	0	0	0	0	0	0	0	0	0	700	
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	(3,899)	700	0	0	0	0	0	0	0	0	0	0	0	0	0	700	
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Monthly Budget

Month:	February	Year:	2026														
		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
Category	INCOME																
BUDGETED AMOUNT	3,981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,981
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
This Month vs. Budget	(3,981)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date Budget	7,880	700	0	0	0	0	0	0	0	0	0	0	0	0	0	700	
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	(7,880)	700	0	0	0	0	0	0	0	0	0	0	0	0	0	700	
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Monthly Budget

Month:	March	Year:	2026														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	3,981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,981
Date																	
1																	0
2																	0
3																	0
4																	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
This Month vs. Budget	(3,981)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date Budget	11,861	700	0	0	0	0	0	0	0	0	0	0	0	0	0	700	
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	(11,861)	700	0	0	0	0	0	0	0	0	0	0	0	0	0	700	
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Monthly Budget

Month:	April	Year:	2026														This Month
		TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
Category	INCOME																
BUDGETED AMOUNT	3,981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,981
Date																	
1																	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
This Month vs. Budget	(3,981)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date Budget	15,842	700	0	0	0	0	0	0	0	0	0	0	0	0	0	700	
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	(15,842)	700	0	0	0	0	0	0	0	0	0	0	0	0	0	700	
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Monthly Budget

Month:	May	Year:	2026														This Month
		TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
Category	INCOME																
BUDGETED AMOUNT	3,981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,981
Date																	
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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
This Month vs. Budget	(3,981)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date Budget	19,823	700	0	0	0	0	0	0	0	0	0	0	0	0	0	700	
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	(19,823)	700	0	0	0	0	0	0	0	0	0	0	0	0	0	700	
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Monthly Budget

Month:	June	Year:	2026														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	3,981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,981
Date																	
1																	0
2																	0
3																	0
4																	0
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6																	0
7																	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
This Month vs. Budget	(3,981)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date Budget	23,804	700	0	0	0	0	0	0	0	0	0	0	0	0	0	700	
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	(23,804)	700	0	0	0	0	0	0	0	0	0	0	0	0	0	700	

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Monthly Budget

Month:	July	Year:	2026														This Month
		TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
Category	INCOME																
BUDGETED AMOUNT	3,981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,981
Date																	
1																	0
2																	0
3																	0
4																	0
5																	0
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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
This Month vs. Budget	(3,981)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date Budget	27,785	700	0	0	0	0	0	0	0	0	0	0	0	0	0	700	
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	(27,785)	700	0	0	0	0	0	0	0	0	0	0	0	0	0	700	
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Monthly Budget

Month:	August	Year:	2026														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	3,981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,981
Date																	
1																	0
2																	0
3																	0
4																	0
5																	0
6																	0
7																	0
8																	0
9																	0
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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
This Month vs. Budget	(3,981)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date Budget	31,766	700	0	0	0	0	0	0	0	0	0	0	0	0	0	700	
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	(31,766)	700	0	0	0	0	0	0	0	0	0	0	0	0	0	700	
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Monthly Budget

Month:	September	Year:	2026														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	3,981	0	0	2,100	0	0	0	0	0	0	0	0	0	0	0	2,100	1,881
Date																	
1																0	
2																0	
3																0	
4																0	
5																0	
6																0	
7																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
This Month vs. Budget	(3,981)	0	0	2,100	0	0	0	0	0	0	0	0	0	0	0	2,100	
Year to Date Budget	35,747	700	0	2,100	0	0	0	0	0	0	0	0	0	0	0	2,800	
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	(35,747)	700	0	2,100	0	0	0	0	0	0	0	0	0	0	0	2,800	
																	Form Version Nov 1, 2023

Monthly Budget

Month:	October	Year:	2026														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	3,981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,981
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
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15																	0
16																	0
17																	0
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19																	0
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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
This Month vs. Budget	(3,981)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date Budget	39,728	700	0	2,100	0	0	0	0	0	0	0	0	0	0	0	2,800	
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	(39,728)	700	0	2,100	0	0	0	0	0	0	0	0	0	0	0	2,800	
Form Version Nov 1, 2023																	

Monthly Budget

Month:	November	Year:	2026														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	3,981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,981
Date																	
1																	0
2																	0
3																	0
4																	0
5																	0
6																	0
7																	0
8																	0
9																	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
This Month vs. Budget	(3,981)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date Budget	43,709	700	0	2,100	0	0	0	0	0	0	0	0	0	0	0	2,800	
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	(43,709)	700	0	2,100	0	0	0	0	0	0	0	0	0	0	0	2,800	
Form Version Nov 1, 2023																	

Monthly Budget

Month:	December	Year:	2026														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	3,981	0	0	1,100	0	0	0	0	0	0	0	0	0	0	0	1,100	2,881
Date																	
1																0	
2																0	
3																0	
4																0	
5																0	
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23																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
This Month vs. Budget	(3,981)	0	0	1,100	0	0	0	0	0	0	0	0	0	0	0	1,100	
Year to Date Budget	47,690	700	0	3,200	0	0	0	0	0	0	0	0	0	0	0	3,900	
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	(47,690)	700	0	3,200	0	0	0	0	0	0	0	0	0	0	0	3,900	
Form Version Nov 1, 2023																	