



Budget

Practical Financial Workbook

Instructions:

1. Save this file to your computer under a different file name, such as "MyName-Finances-Year".XLS.
2. Please input your data in the "yellow" areas only.
3. The worksheets have been provided to you with "protected" data fields. If you need to make adjustments or tax rates, please save your file, then "unprotect" the appropriate sheet(s) by using the password "2015"

4	TABLE OF CONTENTS	
	Quit Claim Deed	Symbolically transfer ownership of all you possess to God.
	Financial Goals	Set and record goals for giving, saving, and retirement, as well as
	Personal Financial Statement	List your assets, liabilities, and discover your net worth.
	Debt List	Build a comprehensive list of your debts.
	Debt Repayment Schedule	Duplicate and determine the debt repayment schedule for each d
	30 Day Tracker	Begin tracking your spending, daily, so you are knowing where yc
	Variable Expenses	Use this to obtain a reasonable monthly budget figure for irregula
	Current Spending Plan	Complete this to give a picture of your current spending.
	Percentage Guidelines	Find the closest scenario to your situation and use the appropriat
	Percentage Spending Plan	Use the Percentage Guidelines to get specific figures that fit your
	Spending Plan Analysis	Compare your current spending to the guideline budget amounts.
	Balanced Spending Plan	Transfer your adjusted balanced budget figures here.
	Actual Totals	Provides a summary page, pulling information from the <i>Balanced</i>
	Income Allocation	Use this spreadsheet to breakdown each paycheck according to
	Surplus Allocation	Use this spreadsheet to pre-plan how you will spend any surplus
	Individual Category Account	This spreadsheet can be duplicated and inserted into your Mainte
	Life Insurance	This spreadsheet will help you calculate your life insurance needs
	Idea List	Brainstorm ideas on how to generate income, reduce expenses, i
	Monthly Spending Tracker Sheets	
	Jan.	Feb.
	Mar.	
	Apr.	May
	June	
	July	Aug.
	Sept.	
	Oct.	Nov.
	Dec.	

to any formulas
" (without quotes).

personal and spiritual goals.

ebt.

our money is going.

r or non-monthly expenses.

e percentage guideline for your Percentage Spending Plan figures.

situation.

, and begin making adjustments until you have a balanced budget.

Spending Plan

how every dollar will be spent.

money that you receive.

Finance Budget and used for any and all categories for which you want more specific details on spending than

s. Of course, you will need to balance the recommendation with what your budget allows.

and obtain cash.

you are making in maintaining your budget.

Quit Claim Deed

This Quit Claim Deed, made the 30 day of June 2021

From: Carlton and Amanda Anthony

To: The Lord

I (we) hereby transfer to the Lord the ownership of the following possessions:

Cars

Furniture

Shoes/Clothing

Bank Account

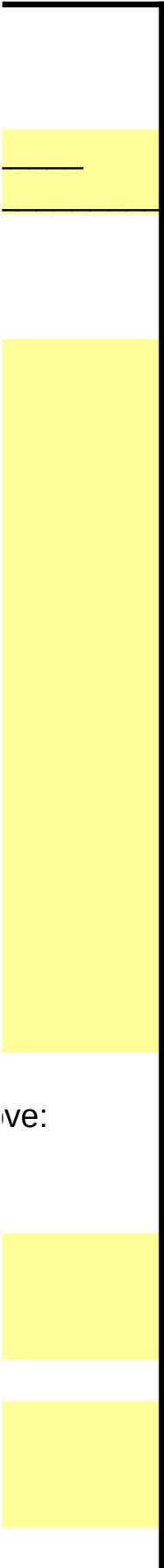
Witnesses who hold me (us)
accountable in the recognition of the
Lord's ownership:

Stewards of the possessions abo

Carlton Anthony

Amanda Anthony

This instrument is not a binding legal document and cannot be used to transfe



ive:

r property.

Financial Goals for the _____

<u>Category</u>	<u>Specific Goal</u>
Savings	Ex: We will saved \$5/week to replace lamp
	We will continue to save \$300/month for emergencies
Debt Retirement	Ex. We will reduce our consumer debt by \$100/month until it is gone
	We will use the debt snowball method to pay off credit card debt and student loans
Offering	Ex. We will give an additional \$25/month to the church for missionarey work
	Continue tithing 10% of gross income
	Look for ways to "consistently" give an offering for God's work
Personal Goals	To retire from military in October/ Start new career
	Buy home
	Buy car
Spiritual Goals	To continue to have devotionals every night with the family
	Get established and more involved in church home

family

<u>Time Frame</u>	<u>Goal Successfully Met</u>
6 weeks	1-Jun
Monthly	1/31, 2/28, 3/31, 4/31
Monthly	
Ongoing as God provides	1/31, 2/28
Ongoing	since marriage
next few months	
October	
Prior to lease expiring in	
November	
First of the year??	
ASAP	

Other Debts and Loans	\$ 1,159.00	
Other Debts and Loans		
Total Liabilities:		\$ 46,994.46
NET WORTH (Total assets minus total liabilities)		\$ 16,704.28

DEBT REPAYMENT SCHEDULE

Creditor:	Navy Federal Credit Card		Date:
Describe What Was Purchased:	Plane Tickets, Moving Expenses, Cash Advances		
Amount Owed:	\$	14,002.28	Interest Rate:
Total # of Payments:			Monthly Payment:
Date Due:	Amount Paid	Payments Remaining	Balance Due
	\$ 281.00	-1	\$ 13,845.55
	\$ 281.00	-2	\$ 13,687.43
	\$ 281.00	-3	\$ 13,527.91
	\$ 281.00	-4	\$ 13,366.97
	\$ 281.00	-5	\$ 13,204.60
	\$ 281.00	-6	\$ 13,040.79
	\$ 281.00	-7	\$ 12,875.53
	\$ 281.00	-8	\$ 12,708.80
	\$ 281.00	-9	\$ 12,540.59
	\$ 281.00	-10	\$ 12,370.88
	\$ 281.00	-11	\$ 12,199.68
	\$ 281.00	-12	\$ 12,026.95
	\$ 281.00	-13	\$ 11,852.69
	\$ 281.00	-14	\$ 11,676.88
	\$ 281.00	-15	\$ 11,499.51
	\$ 281.00	-16	\$ 11,320.57
	\$ 281.00	-17	\$ 11,140.04
	\$ 281.00	-18	\$ 10,957.91
	\$ 281.00	-19	\$ 10,774.16
	\$ 281.00	-20	\$ 10,588.78
	\$ 281.00	-21	\$ 10,401.76
	\$ 281.00	-22	\$ 10,213.07
	\$ 281.00	-23	\$ 10,022.71
	\$ 281.00	-24	\$ 9,830.66
	\$ 281.00	-25	\$ 9,636.91
	\$ 281.00	-26	\$ 9,441.44
	\$ 281.00	-27	\$ 9,244.23
	\$ 281.00	-28	\$ 9,045.27
	\$ 281.00	-29	\$ 8,844.55
	\$ 281.00	-30	\$ 8,642.05
	\$ 281.00	-31	\$ 8,437.74

DEBT REPAYMENT SCHEDULE

Creditor:	Navient		Date:
Describe What Was Purchased:	Student Loan		
Amount Owed:	\$	14,206.71	Interest Rate:
Total # of Payments:			Monthly Payment:
Date Due:	Amount Paid	Payments Remaining	Balance Due
	\$ 283.36	-1	\$ 13,923.35
	\$ 283.36	-2	\$ 13,639.99
	\$ 283.36	-3	\$ 13,356.63
	\$ 283.36	-4	\$ 13,073.27
	\$ 283.36	-5	\$ 12,789.91
	\$ 283.36	-6	\$ 12,506.55
	\$ 283.36	-7	\$ 12,223.19
	\$ 283.36	-8	\$ 11,939.83
	\$ 283.36	-9	\$ 11,656.47
	\$ 283.36	-10	\$ 11,373.11
	\$ 283.36	-11	\$ 11,089.75
	\$ 283.36	-12	\$ 10,806.39
	\$ 283.36	-13	\$ 10,523.03
	\$ 283.36	-14	\$ 10,239.67
	\$ 283.36	-15	\$ 9,956.31
	\$ 283.36	-16	\$ 9,672.95
	\$ 283.36	-17	\$ 9,389.59
	\$ 283.36	-18	\$ 9,106.23
	\$ 283.36	-19	\$ 8,822.87
	\$ 283.36	-20	\$ 8,539.51
	\$ 283.36	-21	\$ 8,256.15
	\$ 283.36	-22	\$ 7,972.79
	\$ 283.36	-23	\$ 7,689.43
	\$ 283.36	-24	\$ 7,406.07
	\$ 283.36	-25	\$ 7,122.71
	\$ 283.36	-26	\$ 6,839.35
	\$ 283.36	-27	\$ 6,555.99
	\$ 283.36	-28	\$ 6,272.63
	\$ 283.36	-29	\$ 5,989.27
	\$ 283.36	-30	\$ 5,705.91
	\$ 283.36	-31	\$ 5,422.55

Monthly Budget

Month	Year														
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT		SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE
ALLOCATED AMOUNT									RECREATION	CLOTHING					
Date															
1															
2															
3															
4															
5															
6															
7															
8															
9															
10															
11															
12															
13															
14															
15															
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
16															
17															
18															
19															
20															
21															
22															
23															
24															
25															
26															
27															
28															
29															
30															
31															
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
This month vs. Budget															
Year to Date BUDGET															
Year to Date ACTUAL															
YTD Actual vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
BUDGET			This Month		Year to Date										
SUMMARY			Total Income	\$ -	Total Income	\$ -									
			Minus Total Expenses	\$ -	Minus Total Expenses	\$ -									
			Equals Surplus / Deficit	\$ -											

Computing The Variable Expenses

Date:

Annual Expense Items	Estimated Yearly Cost	/ 12 =	Estimated Cost Per Month
1. Vacation			\$ -
2. Dentist		\$ -	
3. Doctor		\$ -	
4. Automobile		\$ -	
5. Life Insurance		\$ -	
6. Health Insurance		\$ -	
7. Auto Insurance		\$ -	
8. Home Insurance		\$ -	
9. Clothing		\$ -	
10. Investments		\$ -	
11. Other		\$ -	
12. Other		\$ -	
13. Other		\$ -	
14. Other		\$ -	
15. Other		\$ -	

Estimated Spending Plan - Current¹

Monthly Income

GROSS MONTHLY INCOME	Amount	\$ 10,841.15
Monthly Salary	\$ 10,841.15	
Interest Income		
Dividends		
Commissions		
Bonuses/Tips		
Retirement Income		
Net Business Income		
Other Income		

LESS

Category 1 - Tithe/Giving (monthly)	Amount	\$ 1,210.00
The Local Church	\$ 1,210.00	
The Poor		
Other Ministries		
Other Giving		

Category 2 - Taxes (monthly)	Amount	\$ 1,209.44
Federal	\$ 502.11	
Social Security (FICA)	\$ 236.94	
Medicare	\$ 84.90	
State Taxes	\$ 385.49	
Local Taxes		
Other		
Other		

NET SPENDABLE INCOME (monthly)	Amount	\$ 8,421.71
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Monthly Living Expenses

Category 3 - Housing (monthly)	Amount	\$ 3,243.24
Mortgage(s) (from Debt List)	\$ -	
Rent	\$ 2,700.00	
Insurance	\$ 23.38	
Property Taxes		
Electricity	\$ 190.00	
Gas		
Water	\$ 95.00	
Sanitation		
Telephone / Cell phone	\$ 161.86	
Maintenance		
Cable TV / Internet Service		
Other (ADT)	\$ 73.00	

Category 4 - Food (monthly)	Amount	\$ 700.00
Grocery	\$ 700.00	
Other		

Category 10 - Savings (monthly)	Amount	\$ 300.00
Savings Account	\$ 300.00	
Credit Union		
Other		
Category 11 - Health & Wellness (monthly)	Amount	\$ -
Doctor		
Dentist		
Prescriptions		
Eye Glasses / Contacts		
Other		
Category 12 - Miscellaneous (monthly)	Amount	\$ 256.84
Toiletries / Cosmetics	\$ 40.00	
Beauty / Barber	\$ 120.00	
Laundry / Cleaning		
Allowances		
Subscriptions	\$ 96.84	
Gifts (including Christmas)		
Cash		
Other		
Category 13 - Investments (monthly)	Amount	\$ 388.29
401k/403b plans	\$ 388.29	
College Funds		
Stocks, Bonds, Mutual Funds		
Real Estate		
Other		
Category 14 - School/Child Care (monthly)	Amount	\$ 463.29
School Tuition		
School Books, Supplies, Materials, etc	\$ 283.34	
Transportation		
Day Care		
Tutoring, Lessons for Music, Dance, etc (Sewing)	\$ 179.95	
Other		
Total Living Expenses		\$ 7,150.52
INCOME vs. LIVING EXPENSES		
Net Spendable Income		\$ 8,421.71
Less Total Living Expenses		\$ 7,150.52
Surplus or Deficit		\$ 1,271.19

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	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2a. Taxes: Federal ¹						22.00%
2b. Taxes: Social Security						6.20%
2c. Taxes: Medicare						1.45%
2d. Taxes: State ¹						0.00%
2e. Taxes: Other ¹						0.00%
Total Taxes: ²	0.00%	0.00%	0.00%	0.00%	0.00%	29.65%

Net Spendable Income percentages below add to 100%

NET SPENDABLE INCOME:	22,500	31,500	40,500	49,500	76,500	75,438
3. Housing	39.0%	36.0%	32.0%	30.0%	30.0%	29.0%
4. Food	15.0%	12.0%	13.0%	12.0%	11.0%	11.0%
5. Transportation	15.0%	12.0%	13.0%	14.0%	13.0%	13.0%
6. Insurance	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
7. Debts	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
8. Entertainment/Recreation	3.0%	5.0%	5.0%	7.0%	7.0%	8.0%
9. Clothing	4.0%	5.0%	5.0%	6.0%	7.0%	7.0%
10. Savings	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
11. Health & Wellness	5.0%	6.0%	6.0%	5.0%	5.0%	5.0%
12. Miscellaneous	4.0%	4.0%	6.0%	6.0%	7.0%	7.0%
13. Investments ³	0.0%	5.0%	5.0%	5.0%	5.0%	5.0%
Total Net Spendable Income:	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

If you have school/child care expenses, these percentages must be deducted from other categories.

14. School/Child Care ⁴	8.0%	6.0%	5.0%	5.0%	5.0%	5.0%
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¹ The most accurate way to determine your Federal, State and Other tax withholdings is to check your last Federal and State tax returns.

² In some cases earned income credit (EIC) will apply. It may be possible to increase the number of deductions to lessen the amount of tax paid per month. Review the last tax return for specific information.

³ This category is used for long-term investment planning, such as college education or retirement.

⁴ This category is added as a guide only. If you have this expense, the percentage shown must be deducted from other budget categories.



CROWN™

Advancing God's Principles of Stewardship and Life

Percentage Spending Plan ¹

Annual Income: \$ 130,094

Gross Monthly Income:

Use appropriate % from "Percentage Guide" tab ²

1. Tithe/Giving	10.0%	x	\$	10,841
2a. Taxes: Federal	22.00%	x	\$	10,841
2b. Taxes: Social Security	6.20%	x	\$	10,841
2c. Taxes: Medicare	1.45%	x	\$	10,841
2d. Taxes: State	0.00%	x	\$	10,841
2e. Taxes: Other		x	\$	10,841
Total taxes:	29.65%			

Net Spendable Income (NSI)

Spending Category	Percentage	Net Spendable Income		
Net Spendable Income percentages below should add to 100%				
3. Housing	29.0%	x	\$	6,543 =
4. Food	11.0%	x	\$	6,543 =
5. Transportation	13.0%	x	\$	6,543 =
6. Insurance	5.0%	x	\$	6,543 =
7. Debts	5.0%	x	\$	6,543 =
8. Entertainment/Recreation	8.0%	x	\$	6,543 =
9. Clothing	7.0%	x	\$	6,543 =

10. Savings	5.0%	x	\$	6,543	=
11. Health & Wellness	2.0%	x	\$	6,543	=
12. Miscellaneous	5.0%	x	\$	6,543	=
13. Investments	5.0%	x	\$	6,543	=
14. School/Child Care²	5.0%	x	\$	6,543	=
Total: (cannot exceed 100%)	100.0%				
TOTAL: (cannot exceed Net Spendable Income)					

¹ This form corresponds to Page 86 in the Do Well Life Group Manual.

² Use the guideline rates from the Percentage Guide tab, or use actual percentages from your Federal and State tax returns.

³ If you have school/child care expenses, these percentages must be deducted from other



\$ 10,841.17

\$ 1,084.12

\$ 2,385.06

\$ 672.15

\$ 157.20

\$ -

\$ -

\$ 3,214.41

\$ 6,542.64

\$ 78,511.73	Annual NSI
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Amount

\$ 1,897

\$ 720

\$ 851

\$ 327

\$ 327

\$ 523

\$ 458

\$ 327

\$ 131

\$ 327

\$ 327

\$ 327

\$ 6,543 OK

our most recent

categories.



Spending Plan Analysis ¹

Date:

Gross Income per year:

Gross Income per month:

Guideline Net Spendable Income Per Month:

Monthly Payment Category		Current Spending Plan ²		Monthly Guideline Plan ³
1. Tithe/Giving	\$	1,210	\$	1,084
2d. Taxes: Federal	\$	502	\$	2,385
2a. Taxes: Social Security	\$	385	\$	672
2b. Taxes: Medicare	\$	85	\$	157
2c. Taxes: State		Err:509	\$	-
2e. Taxes: Other	\$	-	\$	-
Taxes Total:		Err:509	\$	3,214
Net Spendable Income (NSI)		Err:509	\$	6,543
3. Housing	\$	3,243	\$	1,897
4. Food	\$	700	\$	720
5. Transportation	\$	684	\$	851
6. Insurance	\$	157	\$	327
7. Debts	\$	668	\$	327
8. Entertainment/Recreation	\$	290	\$	523
9. Clothing	\$	-	\$	458
10. Savings	\$	300	\$	327
11. Health & Wellness	\$	-	\$	131
12. Miscellaneous	\$	257	\$	327
13. Investments	\$	388	\$	327
14. School/Child Care	\$	463	\$	327
TOTAL of 3 to 14: (cannot exceed Net Spendable Income)	\$	7,151	\$	6,543

¹ This form corresponds to Page 87 in the Do Well Life Group Manual.

² Amounts in the Current Spending Plan column are taken from the tab called "Est Spending

³ When you complete the Percentage Spending Plan tab, it will automatically fill in the amou



\$	130,094
\$	10,841
\$	6,543

Difference + or -	New Monthly Plan
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\$	126	
----	-----	--

\$	(1,883)	
\$	(287)	
\$	(72)	
\$		

Err:509

\$	-	
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Err:509	\$	-
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Err:509	\$	10,841
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\$	1,346	
\$	(20)	
\$	(166)	
\$	(170)	
\$	340	
\$	(233)	
\$	(458)	
\$	(27)	
\$	(131)	
\$	(70)	
\$	61	
\$	136	

\$	608	\$	-
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\$		\$	10,841
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| Plan - Current."

nts for the Monthly Guideline Plan column.

Estimated Spending Plan - Balanced ¹

Monthly Income

GROSS MONTHLY INCOME	Amount	\$	-
Monthly Salary			
Interest Income			
Dividends			
Commissions			
Bonuses/Tips			
Retirement Income			
Net Business Income			
Other Income			

LESS

Category 1 - Tithe/Giving (monthly)	Amount	\$	-
The Local Church			
The Poor			
Other Ministries			
Other Giving			

Category 2 - Taxes (monthly)	Amount	\$	-
Federal			
Social Security (FICA)			
Medicare			
State Taxes			
Local Taxes			
Other			

NET SPENDABLE INCOME (monthly)	Amount	\$	-
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Monthly Living Expenses

Category 3 - Housing (monthly)	Amount	\$	-
Mortgage(s) (from Debt List)	\$ -		
Rent			
Insurance			
Property Taxes			
Electricity			
Gas			
Water			
Sanitation			
Telephone / Cell phone			
Maintenance			
Cable TV / Internet Service			
Other			

Category 4 - Food (monthly)	Amount	\$	-
Grocery			
Other			

Category 10 - Savings (monthly)	Amount	\$ -
Savings Account		
Credit Union		
Other		
Category 11 - Health & Wellness (monthly)	Amount	\$ -
Doctor		
Dentist		
Prescriptions		
Eye Glasses / Contacts		
Other		
Category 12 - Miscellaneous (monthly)	Amount	\$ -
Toiletries / Cosmetics		
Beauty / Barber		
Laundry / Cleaning		
Allowances		
Subscriptions		
Gifts (including Christmas)		
Cash		
Other		
Category 13 - Investments (monthly)	Amount	\$ -
401k/403b plans		
College Funds		
Stocks, Bonds, Mutual Funds		
Real Estate		
Other		
Category 14 - School/Child Care (monthly)	Amount	\$ -
School Tuition		
School Books, Supplies, Materials, etc		
Transportation		
Day Care		
Tutoring, Lessons for Music, Dance, etc		
Other		
Total Living Expenses		\$ 668
INCOME vs. LIVING EXPENSES		
Net Spendable Income		\$ -
Less Total Living Expenses		\$ 668
Surplus or Deficit		\$ (668)

Monthly Budget

Monthly Budget -				For Year :														
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH WELLNESS	MISC.	INVEST.	SCHOOL/ CHILDCARE	TOTAL EXPENSES	SURPLUS / DEFICIT	
Month																		
Jan																	\$ -	\$ -
Feb																	\$ -	\$ -
Mar																	\$ -	\$ -
Apr																	\$ -	\$ -
May																	\$ -	\$ -
Jun																	\$ -	\$ -
Jul																	\$ -	\$ -
Aug																	\$ -	\$ -
Sep																	\$ -	\$ -
Oct																	\$ -	\$ -
Nov																	\$ -	\$ -
Dec																	\$ -	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date Budget																		
Jan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Feb	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Mar	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Apr	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
May	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Jun	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Jul	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Aug	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Sep	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Oct	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Nov	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Dec	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Monthly Budget

Actual Totals - No input on this page			For Year :			0			ENTERTAINMENT						SCHOOL/		TOTAL		SURPLUS	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	RECREATION	CLOTHING	SAVINGS	WELLNESS	MISC.	INVEST.	CHILD CARE	EXPENSES				
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Year to Date Actual vs. Spending Plan																				
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Income Allocation

BUDGET CATEGORY	Monthly Allocation	Pay Period #1*	Pay Period #2	Pay Period #3	Pay Period #4	Pay Period #5**	Other Income***	Total
Income (His)								
Income (Hers)								
Tithe								0.00
Tax (Est. - Incl. Fed., State, FICA)								0.00
TOTAL NET SPENDABLE		0.00	0.00	0.00	0.00	0.00	0.00	
Housing	0.00							
Mortgage (rent)								0.00
Insurance								0.00
Taxes								0.00
Electricity								0.00
Gas								0.00
Water								0.00
Sanitation								0.00
Telephone								0.00
Maintenance								0.00
Cable/Internet								0.00
Other								0.00
Other								0.00
Food								0.00
Automobiles	0.00							
Payments (Car #1)****								0.00
Payments (Car #2)****								0.00
Gas & Oil								0.00
Insurance								0.00
License / Taxes								0.00
Maint. / Repair / Replace								0.00
Insurance	0.00							
Life								0.00
Medical								0.00
Other								0.00
Debts	0.00							
Credit Card								0.00
Loans & Notes								0.00
Other								0.00
Enter. & Recreation	0.00							
Eating Out								0.00
Baby Sitters								0.00
Activities / Trips								0.00
Vacation								0.00
Pets								0.00
Clothing								0.00
Savings								0.00
Medical Expenses	0.00							
Doctor								0.00
Dentist								0.00
Prescriptions								0.00
Other								0.00
Miscellaneous	0.00							
Toiletry, cosmetics								0.00
Beauty, barber								0.00
Laundry, cleaning								0.00
Allowances / lunches								0.00
Subscriptions								0.00
Gifts (incl. Christmas)								0.00
Cash								0.00
Cell Phone								0.00
Other								0.00
School / Child Care	0.00							
Tuition								0.00
Materials								0.00
Transportation								0.00
Day Care								0.00
Investments								0.00
TOTAL BUDGETED	0.00							0.00
UNALLOCATED SURPLUS INCOME								0.00

* If you are paid twice a month, you will only need 2 Pay Period columns.

If you are paid every two weeks, you will need 2 Pay Period columns most months, but 2 times a year, you will have an "extra" paycheck. Use the

** If you are paid weekly, you will need 4 Pay Period columns most months, but 4 times a year, you will have an "extra" paycheck. Use the Pay P

*** Use this for other income you may have: bonuses, income tax refunds, side jobs, etc.

**** If you don't have a first or second car payment, use this for a car replacement fund.

Life Insurance Worksheet

GROSS MONTHLY INCOME

Present Annual Income Needs:

Subtract deceased person's needs:

Subtract other income available:

(Social Security, Investments, Retirement)

= Net annual income needed:

Net annual income needed, multiplied by
12.5 (assumes an 8% after-tax investment
return on insurance proceeds)

Lump sum needs:

Debts:

Education:

Other:

Total lump sum needs:

Total Life Insurance Needs:

**Priority
Number**

Idea

**Decrease
Expenses**

**Increase
Income**

**Raise Cash
(sell things)**

Monthly Budget

Month	January	Year	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Date																		
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This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
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This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date BUDGET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
YTD Actual vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
BUDGET																		
SUMMARY		This Month				Previous Month / Year to Date				Year to Date								
		Total Income				Total Income				Total Income				\$ -				
		Minus Total Expenses				Minus Total Expenses				Minus Total Expenses				\$ -				
Equals Surplus / Deficit				Equals Surplus / Deficit				Equals Surplus / Deficit				\$ -						

Monthly Budget

Month	February	Year	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
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This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date BUDGET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
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YTD Actual vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
BUDGET																		
SUMMARY		Total Income		\$ -	Total Income		\$ -	Total Income		\$ -	Total Income		\$ -	Total Income		\$ -		
		Minus Total Expenses		\$ -	Minus Total Expenses		\$ -	Minus Total Expenses		\$ -	Minus Total Expenses		\$ -	Minus Total Expenses		\$ -		
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Monthly Budget

Month	May	Year	0															This Month	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL	EXPENSES	SURPLUS / DEFICIT	
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
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This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Year to Date BUDGET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
YTD Actual vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
BUDGET																			
SUMMARY		This Month		Previous Month / Year to Date				Year to Date											
		Total Income	\$ -	Total Income	\$ -	Total Income	\$ -	Total Income	\$ -										
		Minus Total Expenses	\$ -	Minus Total Expenses	\$ -	Minus Total Expenses	\$ -	Minus Total Expenses	\$ -										

Monthly Budget

Month	June	Year	0															This Month			
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL	EXPENSES	SURPLUS / DEFICIT			
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			
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This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			
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This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			
Year to Date BUDGET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			
YTD Actual vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			
BUDGET																					
SUMMARY		Total Income					Previous Month / Year to Date				Year to Date										
		Minus Total Expenses	\$ -				\$ -				\$ -				\$ -						
		Equals Surplus / Deficit	\$ -				\$ -				\$ -				\$ -						

Monthly Budget

Month	July	Year	0															This Month	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL	EXPENSES	SURPLUS / DEFICIT	
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
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28																		\$ -	
29																		\$ -	
30																		\$ -	
31																		\$ -	
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Year to Date BUDGET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
YTD Actual vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
BUDGET																			
SUMMARY		This Month		Previous Month / Year to Date				Year to Date											
		Total Income	\$ -	Total Income	\$ -	Total Income	\$ -												
		Minus Total Expenses	\$ -	Minus Total Expenses	\$ -	Minus Total Expenses	\$ -												

Monthly Budget

Month	August	Year	0															This Month	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL	EXPENSES	SURPLUS / DEFICIT	
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Date																			
1																		\$ -	
2																		\$ -	
3																		\$ -	
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7																		\$ -	
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11																		\$ -	
12																		\$ -	
13																		\$ -	
14																		\$ -	
15																		\$ -	
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
16																		\$ -	
17																		\$ -	
18																		\$ -	
19																		\$ -	
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22																		\$ -	
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26																		\$ -	
27																		\$ -	
28																		\$ -	
29																		\$ -	
30																		\$ -	
31																		\$ -	
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Year to Date BUDGET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
YTD Actual vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
BUDGET																			
SUMMARY		This Month		Previous Month / Year to Date				Year to Date											
		Total Income	\$ -	Total Income	\$ -	Total Income	\$ -	Total Income	\$ -										
		Minus Total Expenses	\$ -	Minus Total Expenses	\$ -	Minus Total Expenses	\$ -	Minus Total Expenses	\$ -										

Monthly Budget

Month	October	Year	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Date																		
1																		\$ -
2																		\$ -
3																		\$ -
4																		\$ -
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6																		\$ -
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10																		\$ -
11																		\$ -
12																		\$ -
13																		\$ -
14																		\$ -
15																		\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
16																		\$ -
17																		\$ -
18																		\$ -
19																		\$ -
20																		\$ -
21																		\$ -
22																		\$ -
23																		\$ -
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26																		\$ -
27																		\$ -
28																		\$ -
29																		\$ -
30																		\$ -
31																		\$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date BUDGET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
YTD Actual vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
BUDGET																		
SUMMARY			This Month		Previous Month / Year to Date				Year to Date									
	Total Income		\$ -		Total Income		\$ -		Total Income		\$ -							
	Minus Total Expenses		\$ -		+ Minus Total Expenses		\$ -		= Minus Total Expenses		\$ -							
Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -								

Monthly Budget

Month	November	Year	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Date																		
1																		\$ -
2																		\$ -
3																		\$ -
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10																		\$ -
11																		\$ -
12																		\$ -
13																		\$ -
14																		\$ -
15																		\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
16																		\$ -
17																		\$ -
18																		\$ -
19																		\$ -
20																		\$ -
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26																		\$ -
27																		\$ -
28																		\$ -
29																		\$ -
30																		\$ -
31																		\$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date BUDGET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
YTD Actual vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
BUDGET																		
SUMMARY		Total Income		\$ -	Total Income		\$ -	Total Income		\$ -	Total Income		\$ -	Total Income		\$ -		
		Minus Total Expenses		\$ -	Minus Total Expenses		\$ -	Minus Total Expenses		\$ -	Minus Total Expenses		\$ -	Minus Total Expenses		\$ -		
		Equals Surplus / Deficit		\$ -	Equals Surplus / Deficit		\$ -	Equals Surplus / Deficit		\$ -	Equals Surplus / Deficit		\$ -	Equals Surplus / Deficit		\$ -		

Monthly Budget

Month	December	Year	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL EXPENSES	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Date																		
1																		\$ -
2																		\$ -
3																		\$ -
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10																		\$ -
11																		\$ -
12																		\$ -
13																		\$ -
14																		\$ -
15																		\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
16																		\$ -
17																		\$ -
18																		\$ -
19																		\$ -
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26																		\$ -
27																		\$ -
28																		\$ -
29																		\$ -
30																		\$ -
31																		\$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date BUDGET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
YTD Actual vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
BUDGET																		
SUMMARY		Total Income	\$ -		Total Income		\$ -		Total Income		\$ -							
		Minus Total Expenses	\$ -		+ Minus Total Expenses		\$ -		= Minus Total Expenses		\$ -							
		Equals Surplus / Deficit	\$ -		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -							