



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.
ou are making in maintaining your budget.

Quit Claim Deed

This Quit Claim Deed, made the _____ day of _____

From: _____

To: The Lord

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

[Large yellow rectangular area for listing possessions]

[Large yellow rectangular area for listing possessions]

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

[Yellow rectangular area for witness signatures]

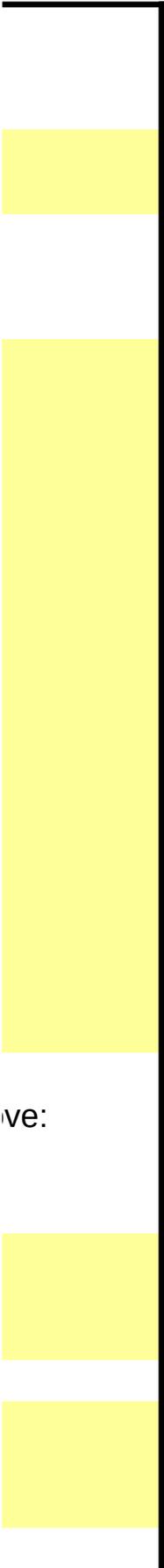
[Yellow rectangular area for witness signatures]

Stewards of the possessions abo

[Yellow rectangular area for steward signatures]

[Yellow rectangular area for steward signatures]

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



r property.

Financial Goals for the _____

Category

Specific Goal

Savings

Ex: We will saved \$5/week to replace lamp

Debt Retirement

Ex. We will reduce our consumer debt by \$100/month until it is gone

Offering

Ex. We will give an additional \$25/month to the church for missionarey work

Personal Goals

Spiritual Goals

PERSONAL FINANCIAL STATEMENT

Date:

Assets (Present Market Value)

Amount

Cash On Hand/Checking Account
 Savings
 Stocks and Bonds
 Cash Value of Life Insurance
 Coins
 Home
 Other Real Estate
 Mortgages/Notes Receivable
 Business Valuation
 Automobiles
 Furniture
 Jewelry
 Other Personal Property
 Pension/Retirement
 Other Assets
 Other Assets
 Other Assets
 Other Assets

Total Assets:

\$ -

Liabilites (Current Amount Owed)

Amount

Credit Card Debt
 Automobile Loans
 Home Mortgages
 Personal Debt To Relatives
 Business Loans
 Educational Loans
 Medical/Other Past Due Bills
 Life Insurance Loans
 Bank Loans
 Other Debts and Loans
 Other Debts and Loans

Other Debts and Loans		
Other Debts and Loans		
Total Liabilities:	\$	-
NET WORTH (Total assets minus total liabilities)	\$	-

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	\$	-
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			
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		\$ -
INCOME vs. LIVING EXPENSES		
Net Spendable Income		\$ -
Less Total Living Expenses		\$ -
Surplus or Deficit		\$ -

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						
2b. Taxes: Social Security						
2c. Taxes: Medicare						
2d. Taxes: State 1						
2e. Taxes: Other 1						
Total Taxes: 2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Net Spendable Income percentages below add to 100%

NET SPENDABLE INCOME:	22,500	31,500	40,500	49,500	76,500	112,500
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:

Gross Monthly Income:

Use appropriate % from "Percentage Guide" tab ²

1. Tithe/Giving	<input type="text"/>	X	\$	-
2a. Taxes: Federal	<input type="text"/>	X	\$	-
2b. Taxes: Social Security	<input type="text"/>	X	\$	-
2c. Taxes: Medicare	<input type="text"/>	X	\$	-
2d. Taxes: State	<input type="text"/>	X	\$	-
2e. Taxes: Other	<input type="text"/>	X	\$	-
Total taxes:	0.00%			

Net Spendable Income (NSI)

Spending Category Percentage Net Spendable Income

Net Spendable Income percentages below should add to 100%

3. Housing	<input type="text"/>	X	\$	-	=
4. Food	<input type="text"/>	X	\$	-	=
5. Transportation	<input type="text"/>	X	\$	-	=
6. Insurance	<input type="text"/>	X	\$	-	=
7. Debts	<input type="text"/>	X	\$	-	=
8. Entertainment/Recreation	<input type="text"/>	X	\$	-	=
9. Clothing	<input type="text"/>	X	\$	-	=

10. Savings	<input type="text"/>	x	\$	-	=
11. Health & Wellness	<input type="text"/>	x	\$	-	=
12. Miscellaneous	<input type="text"/>	x	\$	-	=
13. Investments	<input type="text"/>	x	\$	-	=
14. School/Child Care²	<input type="text"/>	x	\$	-	=
Total: (cannot exceed 100%)	0.0%				
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



\$	-
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\$	-
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\$	-
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\$	-
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\$	-
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\$	-
----	---

\$	-
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\$	-
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\$	-	Annual NSI
----	---	------------

Amount

\$	-
----	---

\$	-
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\$	-
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\$	-
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\$	-
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\$	-
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\$	-
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\$ -

\$ -

\$ -

\$ -

\$ -

\$ - OK

our most recent

categories.



CROWN™

Advancing God's Principles of Stewardship and Life

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	\$ -	\$ -
2d. Taxes: Federal	\$ -	\$ -
2a. Taxes: Social Security	\$ -	\$ -
2b. Taxes: Medicare	\$ -	\$ -
2c. Taxes: State	\$ -	\$ -
2e. Taxes: Other	\$ -	\$ -
Taxes Total:	\$ -	\$ -
Net Spendable Income (NSI)	\$ -	\$ -
3. Housing	\$ -	\$ -
4. Food	\$ -	\$ -
5. Transportation	\$ -	\$ -
6. Insurance	\$ -	\$ -
7. Debts	\$ -	\$ -
8. Entertainment/Recreation	\$ -	\$ -
9. Clothing	\$ -	\$ -
10. Savings	\$ -	\$ -
11. Health & Wellness	\$ -	\$ -
12. Miscellaneous	\$ -	\$ -
13. Investments	\$ -	\$ -
14. School/Child Care	\$ -	\$ -
TOTAL of 3 to 14: (cannot exceed Net Spendable Income)	\$ -	\$ -

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



\$	-
\$	-
\$	-

**Difference
+ or -**

**New Monthly
Plan**

\$	-	
\$	-	
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\$	-	
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\$	-	\$ -
\$	-	\$ -
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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		\$ -
INCOME vs. LIVING EXPENSES		
Net Spendable Income		\$ -
Less Total Living Expenses		\$ -
Surplus or Deficit		\$ -

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 :																	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT			SAVINGS	WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS DEFICIT		
Month									RECREATION	CLOTHING										
Jan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Feb	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Mar	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Apr	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
May	\$ 5,644.66	\$ 262.50	\$ 986.14	\$ 1,619.97	\$ 626.37	\$ 635.44	\$ -	\$ 462.04	\$ 1,986.58	\$ 309.91	\$ -	\$ 151.71	\$ 1,099.69	\$ -	\$ -	\$ 8,140.35	\$ (2,495.69)			
Jun	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Jul	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Aug	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Sep	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Oct	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Nov	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Dec	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Annual	\$ 5,644.66	\$ 262.50	\$ 986.14	\$ 1,619.97	\$ 626.37	\$ 635.44	\$ -	\$ 462.04	\$ 1,986.58	\$ 309.91	\$ -	\$ 151.71	\$ 1,099.69	\$ -	\$ -	\$ 8,140.35	\$ (2,495.69)			
Year to Date Actual																				
Jan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Feb	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Mar	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Apr	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
May	\$ 5,644.66	\$ 262.50	\$ 986.14	\$ 1,619.97	\$ 626.37	\$ 635.44	\$ -	\$ 462.04	\$ 1,986.58	\$ 309.91	\$ -	\$ 151.71	\$ 1,099.69	\$ -	\$ -	\$ 8,140.35	\$ (2,495.69)			
Jun	\$ 5,644.66	\$ 262.50	\$ 986.14	\$ 1,619.97	\$ 626.37	\$ 635.44	\$ -	\$ 462.04	\$ 1,986.58	\$ 309.91	\$ -	\$ 151.71	\$ 1,099.69	\$ -	\$ -	\$ 8,140.35	\$ (2,495.69)			
Jul	\$ 5,644.66	\$ 262.50	\$ 986.14	\$ 1,619.97	\$ 626.37	\$ 635.44	\$ -	\$ 462.04	\$ 1,986.58	\$ 309.91	\$ -	\$ 151.71	\$ 1,099.69	\$ -	\$ -	\$ 8,140.35	\$ (2,495.69)			
Aug	\$ 5,644.66	\$ 262.50	\$ 986.14	\$ 1,619.97	\$ 626.37	\$ 635.44	\$ -	\$ 462.04	\$ 1,986.58	\$ 309.91	\$ -	\$ 151.71	\$ 1,099.69	\$ -	\$ -	\$ 8,140.35	\$ (2,495.69)			
Sep	\$ 5,644.66	\$ 262.50	\$ 986.14	\$ 1,619.97	\$ 626.37	\$ 635.44	\$ -	\$ 462.04	\$ 1,986.58	\$ 309.91	\$ -	\$ 151.71	\$ 1,099.69	\$ -	\$ -	\$ 8,140.35	\$ (2,495.69)			
Oct	\$ 5,644.66	\$ 262.50	\$ 986.14	\$ 1,619.97	\$ 626.37	\$ 635.44	\$ -	\$ 462.04	\$ 1,986.58	\$ 309.91	\$ -	\$ 151.71	\$ 1,099.69	\$ -	\$ -	\$ 8,140.35	\$ (2,495.69)			
Nov	\$ 5,644.66	\$ 262.50	\$ 986.14	\$ 1,619.97	\$ 626.37	\$ 635.44	\$ -	\$ 462.04	\$ 1,986.58	\$ 309.91	\$ -	\$ 151.71	\$ 1,099.69	\$ -	\$ -	\$ 8,140.35	\$ (2,495.69)			
Dec	\$ 5,644.66	\$ 262.50	\$ 986.14	\$ 1,619.97	\$ 626.37	\$ 635.44	\$ -	\$ 462.04	\$ 1,986.58	\$ 309.91	\$ -	\$ 151.71	\$ 1,099.69	\$ -	\$ -	\$ 8,140.35	\$ (2,495.69)			
Year to Date Actual vs. Spending Plan																				
Jan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Feb	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Mar	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Apr	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
May	\$ 5,644.66	\$ (262.50)	\$ (986.14)	\$ (1,619.97)	\$ (626.37)	\$ (635.44)	\$ -	\$ (462.04)	\$ (1,986.58)	\$ (309.91)	\$ -	\$ (151.71)	\$ (1,099.69)	\$ -	\$ -	\$ (8,140.35)	\$ (2,495.69)			
Jun	\$ 5,644.66	\$ (262.50)	\$ (986.14)	\$ (1,619.97)	\$ (626.37)	\$ (635.44)	\$ -	\$ (462.04)	\$ (1,986.58)	\$ (309.91)	\$ -	\$ (151.71)	\$ (1,099.69)	\$ -	\$ -	\$ (8,140.35)	\$ (2,495.69)			
Jul	\$ 5,644.66	\$ (262.50)	\$ (986.14)	\$ (1,619.97)	\$ (626.37)	\$ (635.44)	\$ -	\$ (462.04)	\$ (1,986.58)	\$ (309.91)	\$ -	\$ (151.71)	\$ (1,099.69)	\$ -	\$ -	\$ (8,140.35)	\$ (2,495.69)			
Aug	\$ 5,644.66	\$ (262.50)	\$ (986.14)	\$ (1,619.97)	\$ (626.37)	\$ (635.44)	\$ -	\$ (462.04)	\$ (1,986.58)	\$ (309.91)	\$ -	\$ (151.71)	\$ (1,099.69)	\$ -	\$ -	\$ (8,140.35)	\$ (2,495.69)			
Sep	\$ 5,644.66	\$ (262.50)	\$ (986.14)	\$ (1,619.97)	\$ (626.37)	\$ (635.44)	\$ -	\$ (462.04)	\$ (1,986.58)	\$ (309.91)	\$ -	\$ (151.71)	\$ (1,099.69)	\$ -	\$ -	\$ (8,140.35)	\$ (2,495.69)			
Oct	\$ 5,644.66	\$ (262.50)	\$ (986.14)	\$ (1,619.97)	\$ (626.37)	\$ (635.44)	\$ -	\$ (462.04)	\$ (1,986.58)	\$ (309.91)	\$ -	\$ (151.71)	\$ (1,099.69)	\$ -	\$ -	\$ (8,140.35)	\$ (2,495.69)			
Nov	\$ 5,644.66	\$ (262.50)	\$ (986.14)	\$ (1,619.97)	\$ (626.37)	\$ (635.44)	\$ -	\$ (462.04)	\$ (1,986.58)	\$ (309.91)	\$ -	\$ (151.71)	\$ (1,099.69)	\$ -	\$ -	\$ (8,140.35)	\$ (2,495.69)			
Dec	\$ 5,644.66	\$ (262.50)	\$ (986.14)	\$ (1,619.97)	\$ (626.37)	\$ (635.44)	\$ -	\$ (462.04)	\$ (1,986.58)	\$ (309.91)	\$ -	\$ (151.71)	\$ (1,099.69)	\$ -	\$ -	\$ (8,140.35)	\$ (2,495.69)			

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	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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
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		Total Income		\$ -	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		\$ -	Minus Total Expenses		\$ -
		Equals Surplus / Deficit		\$ -	Equals Surplus / Deficit		\$ -	Equals Surplus / Deficit		\$ -	Equals Surplus / Deficit		\$ -	Equals Surplus / Deficit		\$ -	Equals Surplus / Deficit		\$ -

Monthly Budget

Month	March	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 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	April	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 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	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 Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Year to Date BUDGET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Year to Date ACTUAL	\$ 5,644.66	\$ 262.50	\$ 986.14	\$ 1,619.97	\$ 626.37	\$ 635.44	\$ -	\$ 462.04	\$ 1,986.58	\$ 309.91	\$ -	\$ 151.71	\$ 1,099.69	\$ -	\$ -	\$ 8,140.35	\$ (2,495.69)		
YTD Actual vs. Budget	\$ 5,644.66	\$ (262.50)	\$ (986.14)	\$ (1,619.97)	\$ (626.37)	\$ (635.44)	\$ -	\$ (462.04)	\$ (1,986.58)	\$ (309.91)	\$ -	\$ (151.71)	\$ (1,099.69)	\$ -	\$ -	\$ (8,140.35)	\$ (2,495.69)		
BUDGET																			
SUMMARY		This Month		Previous Month / Year to Date				Year to Date											
		Total Income		\$ -	Total Income		\$ 5,644.66	Total Income		\$ 5,644.66									
		Minus Total Expenses		\$ -	Minus Total Expenses		\$ 8,140.35	Minus Total Expenses		\$ 8,140.35									
Equals Surplus / Deficit		\$ -	Equals Surplus / Deficit		\$ (2,495.69)	Equals Surplus / Deficit		\$ (2,495.69)											

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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
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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	\$ 5,644.66	\$ 262.50	\$ 986.14	\$ 1,619.97	\$ 626.37	\$ 635.44	\$ -	\$ 462.04	\$ 1,986.58	\$ 309.91	\$ -	\$ 151.71	\$ 1,099.69	\$ -	\$ -	\$ 8,140.35	\$ (2,495.69)		
YTD Actual vs. Budget	\$ 5,644.66	\$ (262.50)	\$ (986.14)	\$ (1,619.97)	\$ (626.37)	\$ (635.44)	\$ -	\$ (462.04)	\$ (1,986.58)	\$ (309.91)	\$ -	\$ (151.71)	\$ (1,099.69)	\$ -	\$ -	\$ (8,140.35)	\$ (2,495.69)		
BUDGET																			
SUMMARY		This Month		Previous Month / Year to Date				Year to Date											
		Total Income		\$ -	Total Income		\$ 5,644.66	Total Income		\$ 5,644.66									
		Minus Total Expenses		\$ -	Minus Total Expenses		\$ 8,140.35	Minus Total Expenses		\$ 8,140.35									
Equals Surplus / Deficit		\$ -	Equals Surplus / Deficit		\$ (2,495.69)	Equals Surplus / Deficit		\$ (2,495.69)											

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		SURPLUS / DEFICIT	
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
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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	\$ 5,644.66	\$ 262.50	\$ 986.14	\$ 1,619.97	\$ 626.37	\$ 635.44	\$ -	\$ 462.04	\$ 1,986.58	\$ 309.91	\$ -	\$ 151.71	\$ 1,099.69	\$ -	\$ -	\$ 8,140.35	\$ (2,495.69)		
YTD Actual vs. Budget	\$ 5,644.66	\$ (262.50)	\$ (986.14)	\$ (1,619.97)	\$ (626.37)	\$ (635.44)	\$ -	\$ (462.04)	\$ (1,986.58)	\$ (309.91)	\$ -	\$ (151.71)	\$ (1,099.69)	\$ -	\$ -	\$ (8,140.35)	\$ (2,495.69)		
BUDGET																			
SUMMARY		This Month		Previous Month / Year to Date				Year to Date											
		Total Income		\$ -	Total Income		\$ 5,644.66	Total Income		\$ 5,644.66									
		Minus Total Expenses		\$ -	Minus Total Expenses		\$ 8,140.35	Minus Total Expenses		\$ 8,140.35									
Equals Surplus / Deficit		\$ -	Equals Surplus / Deficit		\$ (2,495.69)	Equals Surplus / Deficit		\$ (2,495.69)											

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		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
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	\$ 5,644.66	\$ 262.50	\$ 986.14	\$ 1,619.97	\$ 626.37	\$ 635.44	\$ -	\$ 462.04	\$ 1,986.58	\$ 309.91	\$ -	\$ 151.71	\$ 1,099.69	\$ -	\$ -	\$ 8,140.35	\$ (2,495.69)	
YTD Actual vs. Budget	\$ 5,644.66	\$ (262.50)	\$ (986.14)	\$ (1,619.97)	\$ (626.37)	\$ (635.44)	\$ -	\$ (462.04)	\$ (1,986.58)	\$ (309.91)	\$ -	\$ (151.71)	\$ (1,099.69)	\$ -	\$ -	\$ (8,140.35)	\$ (2,495.69)	
BUDGET																		
SUMMARY		This Month		Previous Month / Year to Date				Year to Date										
		Total Income		\$ -	Total Income		\$ 5,644.66	Total Income		\$ 5,644.66								
		Minus Total Expenses		\$ -	Minus Total Expenses		\$ 8,140.35	Minus Total Expenses		\$ 8,140.35								
Equals Surplus / Deficit		\$ -	Equals Surplus / Deficit		\$ (2,495.69)	Equals Surplus / Deficit		\$ (2,495.69)										