

LIABILITIES / DEBT LIST

CREDIT CARDS (only list cards for which you do not pay the full statement balance each month)

Credit Card Issuer	What Was Purchased	Minimum Monthly Payment	Interest Rate	Months Past Due
none				
Total Credit Cards		0		

AUTO LOANS

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due
none				
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
Truist Bank	200 Quebec Rd	1,397.39	3.25%	0
Total Home Mortgages		1,397		

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

Who	Type of Debt (medical, education, etc.)	Minimum Monthly Payment	Interest Rate	Months Past Due
none				
Total Other Debt		0		

Month:		Year:													
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE
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This month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	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:	9,515	114,180	Annual Income	
	Input appropriate % from "Percentage Guide"						
Income Deductions	Percentage	x	Gross Monthly Income	=	Guideline Amount		
1. Tithe/Giving	10%	x	9,515		952		
2. Total Taxes	no guideline		actual from Current Spending Plan:		637		
Net Spendable Income (NSI)					7,927	95,118	Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount	
3. Housing		x	7,927	=	0	
4. Food		x	7,927	=	0	
5. Transportation		x	7,927	=	0	
6. Insurance		x	7,927	=	0	
7. Debts		x	7,927	=	0	
8. Entertainment/Recreation		x	7,927	=	0	
9. Clothing		x	7,927	=	0	
10. Savings		x	7,927	=	0	
11. Health & Wellness		x	7,927	=	0	
12. Miscellaneous		x	7,927	=	0	
13. Investments		x	7,927	=	0	
14. School/Child Care	no guideline					
Total Percentages: (cannot exceed 100%)			0%			
Total Guideline Expenses: (cannot exceed Net Spendable Income)					0	OK

Spending Plan	Current
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INCOME vs. EXPENSE SUMMARY (calcu	
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Net Spendable Income	8,090
Less Total Expenses	8,542
Surplus or Deficit	(452)

Monthly Income	
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Gross Monthly Income	9,515
Monthly Salary	8,487
Interest Income	11
Dividends	0
Commissions	0
Bonuses/Tips	862
Retirement Income	0
Net Business Income	0
Other Income	155

LESS	
Category 1 - Tithe/Giving (monthly)	788
The Local Church	788
The Poor	0
Other Ministries	0
Other Giving	0

Category 2 - Taxes (monthly)	637
Taxes (Fed, State, Medicare, Social Security)	637
Other	0

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)	8,090
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Monthly Expenses	
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Category 3 - Housing (monthly)	2,772
Mortgage(s) (from Debt List)	1,397
Extra Mortgage Payment	0
Rent	0
Insurance	
Property Taxes	
Electricity	219
Propane	370
Water	0

Sanitation	35
Telephone / Cell phone / Cloud	79
Maintenance	520
Internet / Cable Service	102
Other	50
Category 4 - Food (monthly)	
	1,749
Grocery	1,694
Other	55
Category 5 - Transportation (monthly)	
	1,019
Auto Payment(s) (from Debt List)	0
Extra Auto Payment	0
Gas & Oil	593
Auto Insurance	84
Licenses & Taxes	50
Maintenance	292
Replacement	0
Other - Tolls/Parking/Transit Fares	
Category 6 - Insurance (monthly)	
	384
Life	174
Health/Dental	210
Disability	0
Other	
Category 7 - Debts (monthly)	
	0
Total Credit Cards (from Debt List)	0
Total Other Debt (from Debt List)	0
Extra Debt Payments	0
Category 8 - Entertainment & Recreation (monthly)	
	506
Eating Out / Lunches	134
Baby Sitters	0
Activities / Trips	92
Vacation	118
Pets	87
Hobbies and Sports	75
Other	0
Category 9 - Clothing (monthly)	
	235
Children's Clothing Needs	187
Husband/Wife Clothing Needs	48
Other	0

Category 10 - Savings (monthly)	0
Savings Account	0
Credit Union	0
Other	0
Category 11 - Health & Wellness (monthly)	771
Doctor	725
Dentist	(20)
Prescriptions	36
Eye Glasses / Contacts	30
HSA or FSA Contributions	0
Other	0
Category 12 - Miscellaneous (monthly)	239
Toiletries / Cosmetics	70
Beauty / Barber	2
Laundry / Cleaning	
Allowances	0
Subscriptions	37
Gifts (including Christmas)	83
Cash	
Other	47
Category 13 - Investments (monthly)	594
Employer 401k/403b plans	0
Retirement IRAs	0
College Funds	0
Non-Retirement Stocks, Bonds, Mutual Funds	0
Investment Real Estate	0
Other	594
Category 14 - School/Child Care (monthly)⁽¹⁾	273
School Tuition	25
School Books, Supplies, Materials, etc	195
Transportation	0
Day Care	0
Tutoring, Lessons for Music, Dance, etc	50
Other	3
Total Expenses	8,542

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

Monthly Budget

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

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Monthly Budget

Month:	February	Year:	0														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
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This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Monthly Budget

Month:	March	Year:	0														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Monthly Budget

Month:	April	Year:	0														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Monthly Budget

Month:	May		Year:	0													This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Monthly Budget

Month:	June		Year:	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT	
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
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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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	

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Monthly Budget

Month:	July	Year:	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
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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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0

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Monthly Budget

Month:	August	Year:	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Date																		
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This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0

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Monthly Budget

Month:	September	Year:	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Date																		
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This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0

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Monthly Budget

Month:	October	Year:	0														This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
1																	0
2																	0
3																	0
4																	0
5																	0
6																	0
7																	0
8																	0
9																	0
10																	0
11																	0
12																	0
13																	0
14																	0
15																	0
16																	0
17																	0
18																	0
19																	0
20																	0
21																	0
22																	0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Monthly Budget

Month:	November	Year:	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Date																		
1																		0
2																		0
3																		0
4																		0
5																		0
6																		0
7																		0
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25																		0
26																		0
27																		0
28																		0
29																		0
30																		0
31																		0
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0

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Monthly Budget

Month:	December	Year:	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Date																		
1																		0
2																		0
3																		0
4																		0
5																		0
6																		0
7																		0
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25																		0
26																		0
27																		0
28																		0
29																		0
30																		0
31																		0
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0

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