

## 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
Capital One		25.00	3124.00%	0
Capital One		60.00	3124.00%	0
<b>Total Credit Cards</b>		<b>85</b>		

### AUTO LOANS

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due
Capital One	2021, Nissan, Rogue	586.29	13.99%	0
<b>Total Auto Loans</b>		<b>586</b>		

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

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

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

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



Month:	Year:														
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE
Date															
1															
2															
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6															
7															
8															
9															
10	1,403.44				273.43	76.48			45.80	29.74			384.31		293.00
11	209.00														
12															
13															
14				200.58								30.00			
15															
16					67.18										
17															
18													4.99		277.00
19															
20															
21															
22															
23															
24	3,555.44					588.75		145.00			2,000.00	45.00	100.00		277.00
25						50.00									
26						40.00									
27										19.23				1,060.00	
28															
29															
30															
31															
This month Actual	5,168	0	0	201	341	755	0	145	46	49	2,000	75	489	1,060	847

<b>Spending Plan</b>	Current
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**INCOME vs. EXPENSE SUMMARY (calcu**

<b>Net Spendable Income</b>	<b>860</b>
<b>Less Total Expenses</b>	<b>9,380</b>
<b>Surplus or Deficit</b>	<b>(8,521)</b>

**Monthly Income**

<b>Gross Monthly Income</b>	<b>5,160</b>
Monthly Salary	2,344
Interest Income	
Dividends	
Commissions	2,816
Bonuses/Tips	
Retirement Income	
Net Business Income	
Other Income	
<b>LESS</b>	
<b>Category 1 - Tithe/Giving (monthly)</b>	<b>3,000</b>
The Local Church	500
The Poor	
Other Ministries	
Other Giving	2,500
<b>Category 2 - Taxes (monthly)</b>	
<b>Taxes (Fed, State, Medicare, Social Security)</b>	<b>1,300</b>
Other	
<i>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.</i>	
<b>NET SPENDABLE INCOME (monthly)</b>	<b>860</b>

**Monthly Expenses**

<b>Category 3 - Housing (monthly)</b>	<b>423</b>
Mortgage(s) <i>(from Debt List)</i>	0
Extra Mortgage Payment	0
Rent	
Insurance	0
Property Taxes	0
Electricity	200
Gas	0
Water	0

Sanitation	
Telephone / Cell phone	80
Maintenance	0
Internet / Cable Service	143
Other	
<b>Category 4 - Food (monthly)</b>	
	<b>600</b>
Grocery	600
Other	
<b>Category 5 - Transportation (monthly)</b>	
	<b>990</b>
Auto Payment(s) (from Debt List)	586
Extra Auto Payment	
Gas & Oil	200
Auto Insurance	204
Licenses & Taxes	0
Maintenance	0
Replacement	
Other - Tolls/Parking/Transit Fares	
<b>Category 6 - Insurance (monthly)</b>	
	<b>850</b>
Life	150
Health/Dental	450
Disability	250
Other	
<b>Category 7 - Debts (monthly)</b>	
	<b>1,585</b>
Total Credit Cards (from Debt List)	85
Total Other Debt (from Debt List)	0
Extra Debt Payments	1,500
<b>Category 8 - Entertainment &amp; Recreation (monthly)</b>	
	<b>1,100</b>
Eating Out / Lunches	450
Baby Sitters	
Activities / Trips	
Vacation	250
Pets	
Hobbies and Sports	200
Other	200
<b>Category 9 - Clothing (monthly)</b>	
	<b>230</b>
Children's Clothing Needs	80
Husband/Wife Clothing Needs	50
Other	100

<b>Category 10 - Savings (monthly)</b>	<b>0</b>
Savings Account	
Credit Union	
Other	
<b>Category 11 - Health &amp; Wellness (monthly)</b>	<b>0</b>
Doctor	0
Dentist	
Prescriptions	
Eye Glasses / Contacts	
HSA or FSA Contributions	
Other	
<b>Category 12 - Miscellaneous (monthly)</b>	<b>452</b>
Toiletries / Cosmetics	50
Beauty / Barber	50
Laundry / Cleaning	80
Allowances	50
Subscriptions	22
Gifts (including Christmas)	
Cash	
Other	200
<b>Category 13 - Investments (monthly)</b>	<b>700</b>
Employer 401k/403b plans	700
Retirement IRAs	
College Funds	
Non-Retirement Stocks, Bonds, Mutual Funds	
Investment Real Estate	
Other	
<b>Category 14 - School/Child Care (monthly)<sup>(1)</sup></b>	<b>2,450</b>
School Tuition	
School Books, Supplies, Materials, etc	50
Transportation	
Day Care	1,200
Tutoring, Lessons for Music, Dance, etc	200
Other	1,000
<b>Total Expenses</b>	<b>9,380</b>

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

## 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	<b>Use Current Monthly Taxes</b>					
<b>Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%</b>						
3. Housing	39%	36%	32%	30%	30%	29%
4. Food	15%	12%	13%	12%	11%	11%
5. Transportation	15%	12%	13%	14%	13%	13%
6. Insurance	5%	5%	5%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	5%	5%	7%	7%	8%
9. Clothing	4%	5%	5%	6%	7%	7%
10. Savings	5%	5%	5%	5%	5%	5%
11. Health & Wellness	5%	6%	6%	5%	5%	5%
12. Miscellaneous	4%	4%	6%	6%	7%	7%
13. Investments	0%	5%	5%	5%	5%	5%
<b>Total Net Spendable Income:</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
14. School/Child Care	no guideline percentages					

Percentage Spending Plan							
Gross Monthly Income			from Current Spending Plan:	5,160	61,917	Annual Income	
	Input appropriate % from "Percentage Guide"						
Income Deductions	Percentage	x	Gross Monthly Income	=	Guideline Amount		
1. Tithe/Giving	10%	x	5,160	=	516		
2. Total Taxes	no guideline		actual from Current Spending Plan:		1,300		
Net Spendable Income (NSI)					3,344	40,125	Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount	
3. Housing	30%	x	3,344	=	1,003	
4. Food	7%	x	3,344	=	234	
5. Transportation	13%	x	3,344	=	435	
6. Insurance	5%	x	3,344	=	167	
7. Debts	5%	x	3,344	=	167	
8. Entertainment/Recreation	9%	x	3,344	=	301	
9. Clothing	8%	x	3,344	=	267	
10. Savings	5%	x	3,344	=	167	
11. Health & Wellness	4%	x	3,344	=	134	
12. Miscellaneous	7%	x	3,344	=	234	
13. Investments	7%	x	3,344	=	234	
14. School/Child Care	no guideline					
Total Percentages: (cannot exceed 100%)			100%			
Total Guideline Expenses: (cannot exceed Net Spendable Income)					3,344	OK



**Monthly Budget**

Month:	<b>January</b>	Year:	<b>0</b>															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
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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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>

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**Monthly Budget**

Month:	<b>February</b>	Year:	<b>0</b>															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
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26																		0
27																		0
28																		0
29																		0
30																		0
31																		0
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>

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**Monthly Budget**

Month:	Year:															This Month	
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
1									21.40						202.00		223
2																	0
3				143.00			204.00					238.10			277.00		862
4																	0
5																	0
6																	0
7				171.00								138.06					309
8																	0
9																	0
10																	0
11																	0
12																	0
13																	0
14																	0
15																	0
16																	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	314	0	0	204	0	21	0	0	376	0	0	479	1,395	(1,395)
This Month vs. Budget	0	0	0	(314)	0	0	(204)	0	(21)	0	0	(376)	0	0	(479)	(1,395)	
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date Actual	0	0	0	314	0	0	204	0	21	0	0	376	0	0	479	1,395	
YTD Actual vs. Budget	0	0	0	(314)	0	0	(204)	0	(21)	0	0	(376)	0	0	(479)	(1,395)	

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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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
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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	314	0	0	204	0	21	0	0	376	0	0	479	1,395		YTD Actual vs. Budget	0	0	0	(314)	0	0	(204)	0	(21)	0	0	(376)	0	0	(479)	(1,395)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
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	314	0	0	204	0	21	0	0	376	0	0	479	1,395		YTD Actual vs. Budget	0	0	0	(314)	0	0	(204)	0	(21)	0	0	(376)	0	0	(479)	(1,395)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
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	314	0	0	204	0	21	0	0	376	0	0	479	1,395		YTD Actual vs. Budget	0	0	0	(314)	0	0	(204)	0	(21)	0	0	(376)	0	0	(479)	(1,395)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
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	314	0	0	204	0	21	0	0	376	0	0	479	1,395		YTD Actual vs. Budget	0	0	0	(314)	0	0	(204)	0	(21)	0	0	(376)	0	0	(479)	(1,395)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
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	314	0	0	204	0	21	0	0	376	0	0	479	1,395		YTD Actual vs. Budget	0	0	0	(314)	0	0	(204)	0	(21)	0	0	(376)	0	0	(479)	(1,395)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
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	314	0	0	204	0	21	0	0	376	0	0	479	1,395																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
YTD Actual vs. Budget	0	0	0	(314)	0	0	(204)	0	(21)	0	0	(376)	0	0	(479)	(1,395)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									

Form Version Nov 28, 2022

**Monthly Budget**

Month:	<b>May</b>		Year:	<b>0</b>													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
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20																	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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	314	0	0	204	0	21	0	0	376	0	0	479	1,395	
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(314)</b>	<b>0</b>	<b>0</b>	<b>(204)</b>	<b>0</b>	<b>(21)</b>	<b>0</b>	<b>0</b>	<b>(376)</b>	<b>0</b>	<b>0</b>	<b>(479)</b>	<b>(1,395)</b>	

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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
Date																	
1																	0
2																	0
3																	0
4																	0
5																	0
6																	0
7																	0
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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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	314	0	0	204	0	21	0	0	376	0	0	479	1,395	
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(314)</b>	<b>0</b>	<b>0</b>	<b>(204)</b>	<b>0</b>	<b>(21)</b>	<b>0</b>	<b>0</b>	<b>(376)</b>	<b>0</b>	<b>0</b>	<b>(479)</b>	<b>(1,395)</b>	

Form Version Nov 28, 2022

**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
Date																	
1																	0
2																	0
3																	0
4																	0
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24																	0
25																	0
26																	0
27																	0
28																	0
29																	0
30																	0
31																	0
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	314	0	0	204	0	21	0	0	376	0	0	479	1,395	
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(314)</b>	<b>0</b>	<b>0</b>	<b>(204)</b>	<b>0</b>	<b>(21)</b>	<b>0</b>	<b>0</b>	<b>(376)</b>	<b>0</b>	<b>0</b>	<b>(479)</b>	<b>(1,395)</b>	

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**Monthly Budget**

Month:	<b>August</b>	Year:	<b>0</b>															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
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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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Year to Date Actual	0	0	0	314	0	0	204	0	21	0	0	376	0	0	479	1,395		
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(314)</b>	<b>0</b>	<b>0</b>	<b>(204)</b>	<b>0</b>	<b>(21)</b>	<b>0</b>	<b>0</b>	<b>(376)</b>	<b>0</b>	<b>0</b>	<b>(479)</b>	<b>(1,395)</b>		

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**Monthly Budget**

Month:	<b>September</b>	Year:	<b>0</b>															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
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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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Year to Date Actual	0	0	0	314	0	0	204	0	21	0	0	376	0	0	479	1,395		
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(314)</b>	<b>0</b>	<b>0</b>	<b>(204)</b>	<b>0</b>	<b>(21)</b>	<b>0</b>	<b>0</b>	<b>(376)</b>	<b>0</b>	<b>0</b>	<b>(479)</b>	<b>(1,395)</b>		

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**Monthly Budget**

Month:	<b>October</b>	Year:	<b>0</b>														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
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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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	314	0	0	204	0	21	0	0	376	0	0	479	1,395	
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(314)</b>	<b>0</b>	<b>0</b>	<b>(204)</b>	<b>0</b>	<b>(21)</b>	<b>0</b>	<b>0</b>	<b>(376)</b>	<b>0</b>	<b>0</b>	<b>(479)</b>	<b>(1,395)</b>	

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**Monthly Budget**

Month:	<b>November</b>	Year:	<b>0</b>														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
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24																	0
25																	0
26																	0
27																	0
28																	0
29																	0
30																	0
31																	0
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	314	0	0	204	0	21	0	0	376	0	0	479	1,395	
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(314)</b>	<b>0</b>	<b>0</b>	<b>(204)</b>	<b>0</b>	<b>(21)</b>	<b>0</b>	<b>0</b>	<b>(376)</b>	<b>0</b>	<b>0</b>	<b>(479)</b>	<b>(1,395)</b>	

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**Monthly Budget**

Month:	<b>December</b>	Year:	<b>0</b>														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
<b>This Month vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	314	0	0	204	0	21	0	0	376	0	0	479	1,395	
<b>YTD Actual vs. Budget</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(314)</b>	<b>0</b>	<b>0</b>	<b>(204)</b>	<b>0</b>	<b>(21)</b>	<b>0</b>	<b>0</b>	<b>(376)</b>	<b>0</b>	<b>0</b>	<b>(479)</b>	<b>(1,395)</b>	

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