

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
Discover	Personal, home, family items	50.00	27.49%	0
Amex	Personal	42.00	28.49%	0
Visa	Personal	30.00	28.74%	0
Visa	Personal		31.74%	0
Total Credit Cards		122		

AUTO LOANS

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due
C1	2015	188.00	6.85%	0
Total Auto Loans		188		

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

Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due
None				
Total Home Mortgages		0		

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

Who	Type of Debt (medical, education, etc.)	Minimum Monthly Payment	Interest Rate	Months Past Due
IFCU	Personal	123.00	16.50%	0
DEPT. OF EDU	COLLEGE	0.00		0
Total Other Debt		123		

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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31															
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:	2,869	34,428	Annual Income
	Input appropriate % from "Percentage Guide"					
Income Deductions	Percentage	x	Gross Monthly Income	=	Guideline Amount	
1. Tithe/Giving	10%	x	2,869	=	287	
2. Total Taxes	no guideline		actual from Current Spending Plan:		0	
Net Spendable Income (NSI)					2,582	30,985 Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount	
3. Housing		x	2,582	=	0	
4. Food		x	2,582	=	0	
5. Transportation		x	2,582	=	0	
6. Insurance		x	2,582	=	0	
7. Debts		x	2,582	=	0	
8. Entertainment/Recreation		x	2,582	=	0	
9. Clothing		x	2,582	=	0	
10. Savings		x	2,582	=	0	
11. Health & Wellness		x	2,582	=	0	
12. Miscellaneous		x	2,582	=	0	
13. Investments		x	2,582	=	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	2,523
Less Total Expenses	2,332
Surplus or Deficit	191

Monthly Income	
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Gross Monthly Income	2,869
Monthly Salary	2,869
Interest Income	
Dividends	
Commissions	
Bonuses/Tips	
Retirement Income	
Net Business Income	
Other Income	

LESS	
Category 1 - Tithe/Giving (monthly)	347
The Local Church	310
The Poor	
Other Ministries	37
Other Giving	

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

Do not include medical/dental premiums, retirement plans, HSA/FSA contributions, charity contributions that are deducted from paycheck. Include these deductions as expenses in rows listed below.

NET SPENDABLE INCOME (monthly)	2,523
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Monthly Expenses	
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Category 3 - Housing (monthly)	1,174
Mortgage(s) (from Debt List)	0
Extra Mortgage Payment	
Rent	896
Insurance	25
Property Taxes	
Electricity	52
Gas	77

Water	
Sanitation	
Telephone / Cell phone	114
Maintenance	
Internet / Cable Service	10
Other	
Category 4 - Food (monthly)	
	280
Grocery	280
Other	
Category 5 - Transportation (monthly)	
	435
Auto Payment(s) <i>(from Debt List)</i>	188
Extra Auto Payment	
Gas & Oil	90
Auto Insurance	157
Licenses & Taxes	
Maintenance	
Replacement	
Other - Tolls/Parking/Transit Fares	
Category 6 - Insurance (monthly)	
	23
Life	23
Health/Dental	
Disability	
Other	
Category 7 - Debts (monthly)	
	245
Total Credit Cards <i>(from Debt List)</i>	122
Total Other Debt <i>(from Debt List)</i>	123
Extra Debt Payments	
Category 8 - Entertainment & Recreation (monthly)	
	27
Eating Out / Lunches	
Baby Sitters	
Activities / Trips	
Vacation	
Pets	20
Hobbies and Sports	
Other	7
Category 9 - Clothing (monthly)	
	0
Children's Clothing Needs	
Husband/Wife Clothing Needs	

Other	
Category 10 - Savings (monthly)	
	0
Savings Account	
Credit Union	
Other	
Category 11 - Health & Wellness (monthly)	
	0
Doctor	
Dentist	
Prescriptions	
Eye Glasses / Contacts	
HSA or FSA Contributions	
Other	
Category 12 - Miscellaneous (monthly)	
	148
Toiletries / Cosmetics	40
Beauty / Barber	85
Laundry / Cleaning	20
Allowances	
Subscriptions	
Gifts (including Christmas)	
Cash	
Other	3
Category 13 - Investments (monthly)	
	0
Employer 401k/403b plans	
Retirement IRAs	
College Funds	
Non-Retirement Stocks, Bonds, Mutual Funds	
Investment Real Estate	
Other	
Category 14 - School/Child Care (monthly)⁽¹⁾	
	0
School Tuition	
School Books, Supplies, Materials, etc	
Transportation	
Day Care	
Tutoring, Lessons for Music, Dance, etc	
Other	
Total Expenses	2,332

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

Monthly Budget

Monthly Budget		For Year :															
Category:	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT			HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT
Month									RECREATION	CLOTHING	SAVINGS						
Jan	2,906	155	0	1,171	261	420	0	209	35	101	0	0	557	0	0	2,909	(3)
Feb	3,966	310	0	1,171	383	1,458	0	256	92	98	80	0	518	0	0	4,365	(399)
Mar	3,427	350	0	1,171	189	549	0	314	18	0	100	0	716	0	0	3,407	20
Apr	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jun	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jul	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aug	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Oct	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nov	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dec	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	10,299	815	0	3,513	833	2,427	0	778	145	199	180	0	1,791	0	0	10,681	(382)

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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	2,906	155	0	1,171	261	420	0	209	35	101	0	0	557	0	0	2,909	(3)
Date																	
1																	0
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This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	(2,906)	155	0	1,171	261	420	0	209	35	101	0	0	557	0	0	2,909	
Year to Date Budget	2,906	155	0	1,171	261	420	0	209	35	101	0	0	557	0	0	2,909	
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
YTD Actual vs. Budget	(2,906)	155	0	1,171	261	420	0	209	35	101	0	0	557	0	0	2,909	

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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	3,966	310	0	1,171	383	1,458	0	256	92	98	80	0	518	0	0	4,365		(399)
Date																		
1																		0
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This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	(3,966)	310	0	1,171	383	1,458	0	256	92	98	80	0	518	0	0	4,365		
Year to Date Budget	6,872	465	0	2,342	644	1,878	0	464	127	199	80	0	1,075	0	0	7,274		
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
YTD Actual vs. Budget	(6,872)	465	0	2,342	644	1,878	0	464	127	199	80	0	1,075	0	0	7,274		

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Monthly Budget

Month:	March	Year:	0															
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	This Month SURPLUS / DEFICIT	
BUDGETED AMOUNT	3,427	350	0	1,171	189	549	0	314	18	0	100	0	716	0	0	3,407	20	
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	0
This Month vs. Budget	(3,427)	350	0	1,171	189	549	0	314	18	0	100	0	716	0	0	3,407		
Year to Date Budget	10,299	815	0	3,513	833	2,427	0	778	145	199	180	0	1,791	0	0	10,681		
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
YTD Actual vs. Budget	(10,299)	815	0	3,513	833	2,427	0	778	145	199	180	0	1,791	0	0	10,681		

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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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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	10,299	815	0	3,513	833	2,427	0	778	145	199	180	0	1,791	0	0	10,681	
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	(10,299)	815	0	3,513	833	2,427	0	778	145	199	180	0	1,791	0	0	10,681	

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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
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31																	0
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	10,299	815	0	3,513	833	2,427	0	778	145	199	180	0	1,791	0	0	10,681	
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	(10,299)	815	0	3,513	833	2,427	0	778	145	199	180	0	1,791	0	0	10,681	

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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																		
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31																	0	
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Year to Date Budget	10,299	815	0	3,513	833	2,427	0	778	145	199	180	0	1,791	0	0	10,681		
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	(10,299)	815	0	3,513	833	2,427	0	778	145	199	180	0	1,791	0	0	10,681		

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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
Date																	
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27																	0
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29																	0
30																	0
31																	0
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	10,299	815	0	3,513	833	2,427	0	778	145	199	180	0	1,791	0	0	10,681	
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	(10,299)	815	0	3,513	833	2,427	0	778	145	199	180	0	1,791	0	0	10,681	

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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																		
1																	0	
2																	0	
3																	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	10,299	815	0	3,513	833	2,427	0	778	145	199	180	0	1,791	0	0	10,681		
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	(10,299)	815	0	3,513	833	2,427	0	778	145	199	180	0	1,791	0	0	10,681		

Form Version Nov 28, 2022

Monthly Budget

Month:	September	Year:	0															
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	This Month SURPLUS / DEFICIT	
BUDGETED AMOUNT	0	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
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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	0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	10,299	815	0	3,513	833	2,427	0	778	145	199	180	0	1,791	0	0	10,681		
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	(10,299)	815	0	3,513	833	2,427	0	778	145	199	180	0	1,791	0	0	10,681		

Form Version Nov 28, 2022

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
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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	10,299	815	0	3,513	833	2,427	0	778	145	199	180	0	1,791	0	0	10,681	
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	(10,299)	815	0	3,513	833	2,427	0	778	145	199	180	0	1,791	0	0	10,681	

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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
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	0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	10,299	815	0	3,513	833	2,427	0	778	145	199	180	0	1,791	0	0	10,681		
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
YTD Actual vs. Budget	(10,299)	815	0	3,513	833	2,427	0	778	145	199	180	0	1,791	0	0	10,681		

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Monthly Budget

Month:	December		Year:	0															
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	TOTAL EXPENSES	This Month SURPLUS / DEFICIT		
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		
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	10,299	815	0	3,513	833	2,427	0	778	145	199	180	0	1,791	0	0	10,681			
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	(10,299)	815	0	3,513	833	2,427	0	778	145	199	180	0	1,791	0	0	10,681			

Form Version Nov 28, 2022