

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
Total Credit Cards		0		

AUTO LOANS

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due
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
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
Total Other Debt		0		

Month:	May	2023	TITHE/							ENTERTAINMENT		HEALTH &			
Category	INCOME	BUSINESS EXPENSE	GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	RECREATION	CLOTHING	SAVINGS	WELLNESS	MISC.	INVESTMENTS
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19															
20		81.46								10.81					
21		52.99								20.00					
22	3,751.80					57.01									
23							44.39								
24	5.00	623.48				91.96	30.00							12.60	
25						15.80				8.65	21.65				
26			170.00												
27						127.46									
28						20.00									
29															
30															
31					2,100.00										
This month Actual	3,757	758	170	0	2,100	312	74	0	0	39	22	0	0	13	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:	4,250	50,995	Annual Income	
	Input appropriate % from "Percentage Guide"						
Income Deductions	Percentage	x	Gross Monthly Income	=	Guideline Amount		
1. Tithe/Giving	10%	x	4,250	=	425		
2. Total Taxes	no guideline		actual from Current Spending Plan:	=	0		
Net Spendable Income (NSI)					3,825	45,895	Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount	
3. Housing		x	3,825	=	0	
4. Food		x	3,825	=	0	
5. Transportation		x	3,825	=	0	
6. Insurance		x	3,825	=	0	
7. Debts		x	3,825	=	0	
8. Entertainment/Recreation		x	3,825	=	0	
9. Clothing		x	3,825	=	0	
10. Savings		x	3,825	=	0	
11. Health & Wellness		x	3,825	=	0	
12. Miscellaneous		x	3,825	=	0	
13. Investments		x	3,825	=	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 (calculations)
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Net Spendable Income	3,925
Less Total Expenses	0
Surplus or Deficit	3,925

Monthly Income

Gross Monthly Income	4,250
Monthly Salary	0
Interest Income	314
Dividends	0
Commissions	0
Bonuses/Tips	0
Retirement Income	3,752
Net Business Income	0
Other Income	184

LESS	
Category 1 - Tithe/Giving (monthly)	325
The Local Church	200
The Poor	25
Marty Getz	100
Other Giving	

Category 2 - Taxes (monthly)	0
Taxes (Fed, State, Medicare, Social Security)	0
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)	3,925
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Monthly Expenses

Category 3 - Housing (monthly)	0
Mortgage(s) (from Debt List)	0
Extra Mortgage Payment	
Rent	
Insurance	
Property Taxes	
Electricity	
Gas	
Water	

Sanitation	
Telephone / Cell phone	
Maintenance	
Internet / Cable Service	
Other	
Category 4 - Food (monthly)	
	0
Grocery	
Other	
Category 5 - Transportation (monthly)	
	0
Auto Payment(s) (from Debt List)	0
Extra Auto Payment	
Gas & Oil	
Auto Insurance	
Licenses & Taxes	
Maintenance	
Replacement	
Other - Tolls/Parking/Transit Fares	
Category 6 - Insurance (monthly)	
	0
Life	
Health/Dental	
Disability	
Other	
Category 7 - Debts (monthly)	
	0
Total Credit Cards (from Debt List)	0
Total Other Debt (from Debt List)	0
Extra Debt Payments	
Category 8 - Entertainment & Recreation (monthly)	
	0
Eating Out / Lunches	
Baby Sitters	
Activities / Trips	
Vacation	
Pets	
Hobbies and Sports	
Other	
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)	0
Toiletries / Cosmetics	
Beauty / Barber	
Laundry / Cleaning	
Allowances	
Subscriptions	
Gifts (including Christmas)	
Cash	
Other	
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	0

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

Monthly Budget

Monthly Budget		For Year : 2023													TOTAL	SURPLUS /
Category:	INCOME	TITHE/	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT			HEALTH &		RICHARD PERRY REALTY SERVICES	EXPENSES	DEFICIT
		GIVING							RECREATION	CLOTHING	SAVINGS	WELLNESS				
Month																
Jan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Feb	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mar	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Apr	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
Jun	3,751.80	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,752
Jul	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
Sep	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
Nov	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
	3,752	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,752

Form Version Nov 28, 2022

Monthly Budget

Month:	January		Year:	2023													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	Err:509	0	Err:509	Err:509	Err:509
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	0	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509	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	Err:509	0	Err:509	Err:509	0

Form Version Nov 28, 2022

Monthly Budget

Month:	February	Year:	2023															
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	Err:509	0	Err:509	Err:509	Err:509	
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	0	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509		
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509		
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	Err:509	0	Err:509	Err:509		

Form Version Nov 28, 2022

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	Err:509	0	Err:509	Err:509	Err:509
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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	Err:509	0	Err:509	Err:509	
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509	
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	Err:509	0	Err:509	Err:509	

Form Version Nov 28, 2022

Monthly Budget

Month:	April		Year:	2023																
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	Err:509	0	Err:509	Err:509			Err:509	
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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	Err:509	0	Err:509	Err:509			Err:509	
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509			Err:509	
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	Err:509	0	Err:509	Err:509			Err:509	

Form Version Nov 28, 2022

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	
Month:	May	Year:		2023														
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509	Err:509	
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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	Err:509	0	Err:509	Err:509	Err:509	
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509	Err:509	
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	Err:509	0	Err:509	Err:509	Err:509	

Form Version Nov 28, 2022

Monthly Budget

Month:	June		Year:	2023																
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	3,752	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509			Err:509	
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	(3,752)	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509			Err:509	
Year to Date Budget	3,752	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509			Err:509	
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	(3,752)	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509			Err:509	

Form Version Nov 28, 2022

Monthly Budget

Month:	July		Year:	2023													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	Err:509	0	Err:509	Err:509	Err:509
Date																	
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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	Err:509	0	Err:509	Err:509	
Year to Date Budget	3,752	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509	
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	(3,752)	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509	

Form Version Nov 28, 2022

Monthly Budget

Month:	August	Year:	2023															
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	Err:509	0	Err:509	Err:509	Err:509	
Date																		
1																	0	
2																	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	Err:509	0	Err:509	Err:509		
Year to Date Budget	3,752	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509		
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	(3,752)	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509		

Form Version Nov 28, 2022

Monthly Budget

Month:	September	Year:	2023															
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	Err:509	0	Err:509	Err:509	Err:509	
Date																		
1																	0	
2																	0	
3																	0	
4																	0	
5																	0	
6																	0	
7																	0	
8																	0	
9																	0	
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11																	0	
12																	0	
13																	0	
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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	Err:509	0	Err:509	Err:509		
Year to Date Budget	3,752	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509		
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	(3,752)	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509		

Form Version Nov 28, 2022

Monthly Budget

Month:	October	Year:	2023															
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	Err:509	0	Err:509	Err:509	Err:509	
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	Err:509	0	Err:509	Err:509		
Year to Date Budget	3,752	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509		
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	(3,752)	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509		

Form Version Nov 28, 2022

Monthly Budget

Month:	November	Year:	2023															
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	Err:509	0	Err:509	Err:509	Err:509	
Date																		
1																	0	
2																	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	Err:509	0	Err:509	Err:509		
Year to Date Budget	3,752	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509		
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	(3,752)	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509		

Form Version Nov 28, 2022

Monthly Budget

Month:	December	Year:	2023															
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	Err:509	0	Err:509	Err:509	Err:509	
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	
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509		
Year to Date Budget	3,752	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509		
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	(3,752)	0	0	0	0	0	0	0	0	0	0	0	Err:509	0	Err:509	Err:509		

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