

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
Christian Credit Counseling	Varied*	645.00	Varied	0
Marcus Credit Card	Varied*	58.00	29.74%	0
US Bank Biz *5570	Business Expenses	102.00	29.99%	0
Discover Card	Business Expenses	410.00	9.99%	1
Navy Fed Plat	Varied*	20.00	18.00%	0
USAA Card	Varied*	15.15	15.15%	1
Cap1 Cash Card	Varied*	25.00	24.24%	0
Total Credit Cards		1,275		

AUTO LOANS

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due
Navy Federal	2022 Subaru Crosstrek	542.37	3.99%	0
Total Auto Loans		542		

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
SBA	EIDL LOAN (Good Call Inc)	628.00	3.50%	1
Troy Childs	0 San Ignacio	572.90	4.00%	0
Total Other Debt		1,201		

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:	8,100	97,200	Annual Income
	Input appropriate % from "Percentage Guide"					
Income Deductions	Percentage	x	Gross Monthly Income	=	Guideline Amount	
1. Tithe/Giving	10%	x	8,100	=	810	
2. Total Taxes	no guideline		actual from Current Spending Plan:		0	
Net Spendable Income (NSI)					7,290	87,480 Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount
3. Housing		x	7,290	=	0
4. Food		x	7,290	=	0
5. Transportation		x	7,290	=	0
6. Insurance		x	7,290	=	0
7. Debts		x	7,290	=	0
8. Entertainment/Recreation		x	7,290	=	0
9. Clothing		x	7,290	=	0
10. Savings		x	7,290	=	0
11. Health & Wellness		x	7,290	=	0
12. Miscellaneous		x	7,290	=	0
13. Investments		x	7,290	=	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

Net Spendable Income	8,100
Less Total Expenses	11,986
Surplus or Deficit	(3,886)

Monthly Income

Gross Monthly Income	8,100
Monthly Salary	8,100
Interest Income	
Dividends	
Commissions	0
Bonuses/Tips	
Retirement Income	
Net Business Income	
Other Income	
LESS	
Category 1 - Tithe/Giving (monthly)	0
The Local Church	
The Poor	
Other Ministries	
Other Giving	
Category 2 - Taxes (monthly)	0
Taxes (Fed, State, Medicare, Social Security)	
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>	
NET SPENDABLE INCOME (monthly)	8,100

Monthly Expenses

Category 3 - Housing (monthly)	1,559
Mortgage(s) (from Debt List)	0
Extra Mortgage Payment	
Rent	0
Insurance	120
Property Taxes (house & vacant land)	304
Electricity	450
Gas	0
Water	0

Sanitation	165
Telephone / Cell phone	430
Maintenance	
Internet / Cable Service (packaged w/ phone)	0
Pest Control	90
Category 4 - Food (monthly)	
	1,700
Grocery	1,700
Other	
Category 5 - Transportation (monthly)	
	2,142
Auto Payment(s) (from Debt List)	542
Extra Auto Payment	
Gas & Oil	1,200
Auto Insurance	400
Licenses & Taxes	
Maintenance	
Replacement	
Other - Tolls/Parking/Transit Fares	
Category 6 - Insurance (monthly)	
	526
Life	39
Health/Dental	125
Disability	
Other (CRES)	362
Category 7 - Debts (monthly)	
	2,476
Total Credit Cards (from Debt List)	1,275
Total Other Debt (from Debt List)	1,201
Extra Debt Payments	
Category 8 - Entertainment & Recreation (monthly)	
	850
Eating Out / Lunches	100
Baby Sitters	
Activities / Trips	
Vacation	
Pets	750
Hobbies and Sports	
Other	
Category 9 - Clothing (monthly)	
	75
Children's Clothing Needs	25
Husband/Wife Clothing Needs	50
Other	

Category 10 - Savings (monthly)	810
Savings Account	810
Credit Union	
Other	
Category 11 - Health & Wellness (monthly)	25
Doctor	
Dentist	
Prescriptions	
Eye Glasses / Contacts	25
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)	573
Employer 401k/403b plans	
Retirement IRAs	
College Funds	
Non-Retirement Stocks, Bonds, Mutual Funds	
Investment Real Estate (vacant land)	573
Other	
Category 14 - School/Child Care (monthly)⁽¹⁾	1,250
School Tuition	1,250
School Books, Supplies, Materials, etc	
Transportation	
Day Care	
Tutoring, Lessons for Music, Dance, etc	
Other	
Total Expenses	11,986

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

Monthly Budget

Monthly Budget		For Year : 2023														TOTAL	SURPLUS /
Category:	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS	ENTERTAINMENT		SAVINGS	HEALTH & WELLNESS	MISC.	INVESTMENTS	SCHOOL/ CHILD CARE	EXPENSES	DEFICIT
Month									RECREATION	CLOTHING							
Jan																0	0
Feb																0	0
Mar																0	0
Apr																0	0
May																0	0
Jun																0	0
Jul																0	0
Aug																0	0
Sep																0	0
Oct																0	0
Nov																0	0
Dec																0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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	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	

Form Version Aug 6, 2023

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	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	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	0	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	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Form Version Aug 6, 2023

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	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	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	0	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	0	
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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Monthly Budget

Month:	January		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	0	0	0	0		0	
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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	0	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	0	
YTD Actual vs. Budget	0	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:	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	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:	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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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:	2023															
Category	INCOME	TITHES/ 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	
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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:	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	0	0	0	0		0	
Date																			
1																		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	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	

Form Version Aug 6, 2023

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	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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20																		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	
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:	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	0	0	0	0		0	
Date																			
1																		0	
2																		0	
3																		0	
4																		0	
5																		0	
6																		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	
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:	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	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	0	0
This Month vs. Budget	0	0	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	0	0
Year to Date Actual	0	0	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	0	0

Form Version Aug 6, 2023

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	0	0	0	0		0	
Date																			
1																		0	
2																		0	
3																		0	
4																		0	
5																		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	
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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