**Introduction to Group Treasurer’s Report**

**Introduction**

The *Treasurer’s Handbook* and *Group Treasurer’s Workbook* are meant to help us use NA’s money responsibly, at all levels of service. We know that local communities around the world face different circumstances, so we encourage you to adapt these guidelines, using common sense, to meet your local needs.

Our Eleventh Concept tells us that “NA funds are to be used to further our primary purpose, and must be managed responsibly.” The Eleventh Concept essay from the *Twelve Concepts for NA Service* booklet tells us a little more:

***Narcotics Anonymous funds should always be used to further our primary purpose. Money is used to pay the expenses involved in running NA recovery meetings, to inform the public about NA, and to reach addicts who can’t get to meetings. It is used to develop, produce, translate, and distribute our message in written form, and to bring our members together in a service community committed to the vision of spreading our message around the world to those in need. All of this is done in support of NA’s spiritual aim: to carry the message to the addict who still suffers.***

**Self-Support: Our Common Responsibility**

In today’s world, it is impossible to carry the message of Narcotics Anonymous without the availability of sufficient funds. It costs money to print literature and distribute it, to have phonelines and other services that connect the newcomer to us, and to staff service centers. The moment the member’s hard-earned money is dropped in the basket at a meeting, our responsibility for that money as trusted servants begins. It is incumbent upon us to do everything possible to see that the money is used wisely and cared for judiciously, and this includes providing not only for the individual group’s needs but for the needs of NA services as well. *A Guide to Local Services in Narcotics Anonymous* suggests direct group and area donations to all levels of service: “Narcotics Anonymous groups directly support area, regional, and world services from money left over after covering their own expenses. Area committees … are encouraged to do the same with their surplus funds, sending them on to other levels of the service structure.”

**Guidelines for the Member**

As a member of Narcotics Anonymous, there are two things you can do to help make sure your group’s money is handled right:

1. You can ask your group treasurer to bring his or her records to every group business meeting, and

2. You can ask that the group hold business meetings at least once a month.

**Guidelines for the Group Treasurer**

1. *A Guide to Local Services in Narcotics Anonymous* says that clean time counts when we choose group officers:

***There are a couple of things to think about when looking for a group officer. One is maturity in recovery. When those new in recovery are elected to a position, they may find themselves deprived of time and energy they need for their early recovery. Group members with a year or two clean are probably already established in their personal recovery. They are also more likely than new members to be familiar with NA’s traditions and service concepts as well as group procedures.***

Of course, clean time “standards” will vary from one NA community to another. As the Guide says, it is important to “establish *realistic* terms of service and clean time requirements” that work in your community.

2. It is a good idea to have two people count the Seventh Tradition collection, not just the group treasurer or someone else.

3. Do not “borrow” the group’s money. Our experience tells us that treasurers and others who make this a practice tend to not return to the fellowship, nor do they return the funds.

4. Do not spend the group’s money without asking the group first at a business meeting.

5. If it is practical, open a bank account for your group, and have more than one signature on the account. This will protect your group’s money and make it easier to keep track of it.

***It is important to remember our Fifth Tradition: “Each group has but one primary purpose—to carry the message to the addict who still suffers.” When your group has more money than it needs, make sure you pass the extra money along to the area, region, and world levels of NA service. Extra money hoarded in your group treasury will not help NA carry its recovery message.***

6. There should be only one person handling the funds in your group, preferably the treasurer.

7. It is very important that every treasurer hand over his or her records to the next treasurer. Doing this will help the group figure out in the future what has been done with its money in the past.

8. All funds in excess of the prudent reserve (i.e., all money in excess of monthly expenses) should be sent on to other levels of service according to your committee’s practice as discussed in the information pamphlet, *Self-Support: Principle and Practice*.

**Procedures for Accurate Group Record Keeping**

When practical, each group should have its own checking account. Groups that choose not to have a checking account can do two things to help keep track of their money:

1. Make receipts every time cash comes into or goes out of the group treasury, and

2. Use money orders, not cash, for paying bills and making donations to area, region, or world services.

Every time a check is written or a deposit is made, a record should be made in the group’s check register. (The same applies if a group uses cash and money orders. Such groups can just call the form a “cash record” instead of a check register.) If this isn’t done, it can take a long time to straighten out the group’s money records and match them up with bank statements for the group’s account. The figures in the check register and the bank statement for the account should be matched up every month. If good, easy-to-read records are kept, this will only take a few minutes each month.

**Filling in the Group Check Register Form**

The following procedure for preparing a check register should be repeated each month.

A. *Beginning balance (Line 1):* This will be the beginning balance for the first day of the month. Enter the date, then go over to the “Balance” column and enter the amount of the beginning balance. The ending balance for one month becomes the beginning balance for the following month.

B. *Procedure for entering checks:* When entering the check, enter the date of the check in the “Date” column, the payee and the purpose of the check in the “Description and Purpose” column, and the check number and the amount of the check under the “Amount” column. Subtract the amount of the check from the previous balance to arrive at the current balance.

C. *Procedure for entering deposits:* Enter the date of the deposit in the “Date” column, state where the money came from under the “Description and Purpose” column, and enter the amount of the deposit under the “Deposit” column. Add the amount of the deposit to the previous balance, and enter the total under “Balance.”

**Procedure for Reconciling the Group Check Register Form to the Bank Statement**

*This must be done each month*. When the treasurer receives the bank statement, he or she should “reconcile” it with the check register (in other words, match up the entries in the group’s check register with the figures shown on the bank statement) as soon as possible, doing this each month will make sure that the group’s records are right and that any math errors in them are found. The attached Bank Statement Reconciliation Form provides simple, step-by-step instructions.

**Record Keeping Without a Checking Account**

Groups that choose not to use checking accounts can use the same record system and form included in this handbook; the form can be adapted and copied as needed. Such groups can use money orders instead of checks to pay bills and make donations to area, region, or world services.

**Group Financial Reporting**

The group treasurer should make a financial report every month. This responsibility is too often overlooked. A written report based upon the Group Treasurer’s Report Form included in these guidelines is recommended. Information contained in this report should be taken from the Group Check Register Form.

**Monthly Bank Statement Reconciliation Form**

Each month the checkbook balance as shown on the Check Register Form should be reconciled with the bank statement received from the bank. The following format may be used:

Checking account reconciliation for the month ending \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

A. **Bank statement balance** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(Ending balance on your current bank statement)

B. **Deposits “in transit”** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(Total of all deposits made which have ***not*** yet cleared the bank—that is, deposits made by the treasurer that do ***not*** show up in the bank statement. A checkmark should be made on the Check Register Form next to deposits that ***have*** cleared the bank to aid in locating these each month.)

C. **Add the answers to steps A and B above.** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

D. **Checks “outstanding”** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(Total of all checks written that have not yet cleared the bank. These will be the checks in the Check Register Form that do not appear on the bank statement. Place a checkmark by checks that cleared this month, as in step B above.)

E. **Ending balance** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(Subtract D from C above. This should equal the balance in your Register as of the date listed above.)

If those figures don’t match exactly, one of the following mistakes may have occurred:

**1.** A mathematical error somewhere in the Check Register Form.

**2.** A mistake in entering (or failure to enter) a check or deposit in your Check Register Form.

**3.** A math error in steps A through E above.

**4.** Entering the wrong figure in step A above.

**5.** Failure to subtract service charges or add interest in your Check Register Form.

*Note: When you need more of these forms please see the NUASC Treasurer or the NUASO CFO.*

**Group Treasurer’s Report**

**Meeting Record for (Group Name): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Dates included in this report: From: \_\_\_\_\_\_\_\_\_\_\_\_\_ To: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Prudent Reserve: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Previous Balance: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

Secretary\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Treasurer\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ GSR \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Phone Number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Phone Number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Phone Number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Meeting Records**

Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Newcomers \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Leader/Chairperson \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Attendance (Total) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Old balance \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **Income:** Collection \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Plus total income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Plus Literature income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Subtotal \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Equals total income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Minus total expenses \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **Expenses:** Rent \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Equals new balance \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Plus literature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Plus refreshments \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Equals total expenses \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Newcomers \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Leader/Chairperson \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Attendance (Total) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Old balance \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **Income:** Collection \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Plus total income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Plus Literature income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Subtotal \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Equals total income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Minus total expenses \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **Expenses:** Rent \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Equals new balance \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Plus literature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Plus refreshments \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Equals total expenses \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Newcomers \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Leader/Chairperson \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Attendance (Total) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Old balance \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **Income:** Collection \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Plus total income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Plus Literature income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Subtotal \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Equals total income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Minus total expenses \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **Expenses:** Rent \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Equals new balance \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Plus literature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Plus refreshments \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Equals total expenses \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Newcomers \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Leader/Chairperson \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Attendance (Total) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Old balance \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **Income:** Collection \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Plus total income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Plus Literature income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Subtotal \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Equals total income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Minus total expenses \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **Expenses:** Rent \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Equals new balance \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Plus literature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Plus refreshments \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Equals total expenses \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Newcomers \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Leader/Chairperson \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Attendance (Total) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Old balance \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **Income:** Collection \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Plus total income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Plus Literature income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Subtotal \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Equals total income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Minus total expenses \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **Expenses:** Rent \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Equals new balance \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Plus literature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Plus refreshments \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Equals total expenses \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Financial Records**

**For the period from: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ to: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

*This information should be included with your GSR report to the area*

Attendance (Total): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Newcomers: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Beginning Balance (Previous Balance): \_**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Income:** Collection: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Literature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Total Income:** + \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Expenses:** Rent: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Literature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Supplies: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ *(Attach all receipts)*

ASC Donation: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

RSC Donation: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

NAWS Donation: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Total Expenses:** – **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Ending Balance: = \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Prudent Reserve: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**