

Landyachty - Fiscal Year 2018 is January to December

	1st QTR			2nd QTR			3rd QTR			3th QTR			Total		
	Actual	Budget	Variance	Actual	Budget	Variance	Actual	Budget	Variance	Actual	Budget	Variance	Actual	Budget	Variance
ATV Repairs	\$47	\$30	(\$17)	\$0	\$40	\$40	\$0	\$15	\$15	\$0	\$15	\$15	\$47	\$100	\$53
Diesel	\$640	\$570	(\$70)	\$1,174	\$685	(\$489)	\$2,061	\$500	(\$1,561)	\$1,417	\$755	(\$662)	\$5,291	\$2,510	(\$2,781)
Fuel ATV & Generator	\$37	\$25	(\$12)	\$18	\$15	(\$3)	\$57	\$0	(\$57)	\$0	\$60	\$60	\$113	\$100	(\$12)
Ram Repairs	\$39	\$150	\$111	\$1,432	\$280	(\$1,152)	\$2,742	\$150	(\$2,592)	(\$5)	\$280	\$285	\$4,207	\$860	(\$3,347)
Tolls	\$25	\$40	\$15	\$2	\$0	(\$2)	\$112	\$0	(\$112)	\$0	\$0	\$0	\$139	\$40	(\$99)
Total Vehicle	\$788	\$815	\$27	\$2,626	\$1,020	(\$1,606)	\$4,971	\$665	(\$4,307)	\$1,412	\$1,110	(\$302)	\$9,796	\$3,610	(\$6,187)
Workamping Expense	\$72	\$100	\$28	\$1,436	\$2,010	\$574	\$150	\$2,424	\$2,274	\$2,515	\$1,378	(\$1,137)	\$4,173	\$5,912	\$1,739
Bank Fees & Charges	\$10	\$12	\$2	\$5	\$6	\$1	\$11	\$6	(\$5)	\$44	\$12	(\$32)	\$70	\$36	(\$35)
Groceries	\$1,257	\$900	(\$357)	\$1,211	\$900	(\$311)	\$1,242	\$900	(\$342)	\$737	\$900	\$163	\$4,448	\$3,600	(\$848)
Restaurants	\$821	\$900	\$79	\$2,013	\$900	(\$1,113)	\$3,191	\$900	(\$2,291)	\$990	\$900	(\$90)	\$7,015	\$3,600	(\$3,415)
Food & Dining	\$2,079	\$1,800	(\$279)	\$3,224	\$1,800	(\$1,424)	\$4,433	\$1,800	(\$2,633)	\$1,727	\$1,800	\$73	\$11,463	\$7,200	(\$4,263)
Charity	\$134	\$30	(\$104)	\$0	\$30	\$30	\$1	\$30	\$29	\$105	\$30	(\$75)	\$240	\$120	(\$120)
Church	\$140	\$120	(\$20)	\$85	\$120	\$35	\$145	\$120	(\$25)	\$302	\$120	(\$182)	\$672	\$480	(\$192)
Compassion Int.	\$114	\$114	\$0	\$114	\$114	\$0	\$164	\$214	\$50	\$264	\$114	(\$150)	\$656	\$556	(\$100)
RVICS	\$595	\$0	(\$595)	\$265	\$0	(\$265)	\$105	\$0	(\$105)	\$811	\$100	(\$711)	\$1,776	\$100	(\$1,676)
UIM	\$105	\$105	\$0	\$105	\$105	\$0	\$105	\$105	\$0	\$105	\$104	(\$1)	\$420	\$419	(\$1)
Charity	\$1,089	\$369	(\$720)	\$569	\$369	(\$200)	\$520	\$469	(\$51)	\$1,586	\$468	(\$1,119)	\$3,764	\$1,675	(\$2,089)
Dentist	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$400	\$400	\$0	\$400	\$400
Doctor	\$182	\$0	(\$182)	\$121	\$200	\$79	\$244	\$0	(\$244)	\$79	\$0	(\$79)	\$626	\$200	(\$426)
Eyecare	\$289	\$0	(\$289)	\$0	\$0	\$0	\$0	\$0	\$0	\$44	\$400	\$356	\$333	\$400	\$67
Health Insurance	\$875	\$1,440	\$565	\$875	\$840	(\$35)	\$875	\$840	(\$35)	\$875	\$840	(\$35)	\$3,501	\$3,960	\$459
Hospital	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Pharmacy	\$168	\$150	(\$18)	\$182	\$150	(\$32)	\$161	\$150	(\$11)	\$248	\$150	(\$98)	\$758	\$600	(\$158)
Vitamins	\$587	\$185	(\$402)	\$387	\$185	(\$202)	\$338	\$185	(\$153)	\$489	\$185	(\$304)	\$1,800	\$740	(\$1,060)
Medical	\$2,100	\$1,775	(\$325)	\$1,564	\$1,375	(\$189)	\$1,618	\$1,175	(\$443)	\$1,735	\$1,975	\$240	\$7,017	\$6,300	(\$717)
Campground Rent	\$30	\$0	(\$30)	\$675	\$0	(\$675)	\$2,167	\$0	(\$2,167)	\$0	\$150	\$150	\$2,873	\$150	(\$2,723)
RV Repairs	\$1,089	\$150	(\$939)	\$518	\$150	(\$368)	\$1,518	\$150	(\$1,368)	\$391	\$6,100	\$5,709	\$3,516	\$6,550	\$3,034
RV	\$1,119	\$150	(\$969)	\$1,194	\$150	(\$1,044)	\$3,686	\$150	(\$3,536)	\$391	\$6,250	\$5,859	\$6,389	\$6,700	\$311
Extended Warranty	\$0	\$573	\$573	\$0	\$573	\$573	\$695	\$573	(\$122)	\$814	\$191	(\$624)	\$1,509	\$1,908	\$399
Fifth Wheel Insurance	\$0	\$0	\$0	\$0	\$0	\$0	\$1,131	\$941	(\$190)	\$0	\$0	\$0	\$1,131	\$941	(\$190)
Mexico Insurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
ATV Insurance	\$75	\$73	(\$2)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$75	\$73	(\$2)
Truck Insurance	\$598	\$568	(\$30)	\$0	\$0	\$0	\$628	\$568	(\$60)	\$0	\$0	\$0	\$1,226	\$1,136	(\$90)

Insurance	\$673	\$1,214	\$541	\$0	\$573	\$573	\$2,454	\$2,082	(\$372)	\$814	\$191	(\$624)	\$3,941	\$4,058	\$117
Birthdays	\$140	\$140	\$0	\$105	\$105	\$0	\$180	\$140	(\$40)	\$175	\$175	\$0	\$600	\$560	(\$40)
Blow Money	\$90	\$180	\$90	\$90	\$180	\$90	\$90	\$180	\$90	\$90	\$180	\$90	\$360	\$720	\$360
Christmas	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,088	\$800	(\$288)	\$1,088	\$800	(\$288)
Clothing	\$80	\$75	(\$5)	\$56	\$75	\$19	\$124	\$75	(\$49)	\$34	\$75	\$41	\$294	\$300	\$6
Cosmetics	\$0	\$45	\$45	\$33	\$45	\$12	\$0	\$45	\$45	\$0	\$45	\$45	\$33	\$180	\$147
Hair	\$141	\$45	(\$96)	\$104	\$45	(\$59)	\$17	\$45	\$28	\$139	\$45	(\$94)	\$402	\$180	(\$222)
Laundry	\$30	\$60	\$30	\$20	\$60	\$40	\$66	\$60	(\$6)	\$30	\$60	\$30	\$146	\$240	\$94
Misc.	\$139	\$180	\$42	\$96	\$180	\$84	\$339	\$180	(\$159)	\$224	\$180	(\$44)	\$798	\$720	(\$78)
Weddings & Other Gifts	\$9	\$23	\$15	\$89	\$23	(\$66)	\$0	\$23	\$23	\$57	\$23	(\$33)	\$155	\$93	(\$61)
Personal	\$628	\$748	\$121	\$594	\$713	\$120	\$816	\$748	(\$68)	\$1,838	\$1,583	(\$254)	\$3,875	\$3,793	(\$82)
Amusement	\$125	\$140	\$15	\$1,812	\$140	(\$1,672)	\$3,129	\$160	(\$2,969)	\$104	\$340	\$236	\$5,170	\$780	(\$4,390)
Books	\$0	\$24	\$24	\$0	\$24	\$24	\$29	\$24	(\$5)	\$25	\$24	(\$1)	\$54	\$96	\$42
:Movies & DVDs	\$66	\$120	\$54	\$114	\$120	\$6	\$168	\$120	(\$48)	\$28	\$200	\$172	\$376	\$560	\$184
Travel Lodging	\$0	\$0	\$0	\$350	\$0	(\$350)	\$0	\$0	\$0	\$81	\$600	\$519	\$432	\$600	\$168
Vacation	\$0	\$0	\$0	\$280	\$0	(\$280)	\$0	\$0	\$0	\$0	\$0	\$0	\$280	\$0	(\$280)
Recreation	\$191	\$284	\$93	\$2,556	\$284	(\$2,272)	\$3,325	\$304	(\$3,021)	\$239	\$1,164	\$925	\$6,312	\$2,036	(\$4,276)
Vehicle Registration	\$75	\$0	(\$75)	\$0	\$0	\$0	\$0	\$52	\$52	\$233	\$70	(\$163)	\$308	\$122	(\$186)
Fed	(\$85)	\$0	\$85	\$370	\$468	\$98	\$0	\$816	\$816	\$383	\$120	(\$263)	\$668	\$1,404	\$736
Taxes	(\$10)	\$0	\$10	\$370	\$468	\$98	\$0	\$868	\$868	\$616	\$190	(\$426)	\$976	\$1,526	\$550
Direct TV	\$253	\$256	\$4	\$237	\$85	(\$152)	\$204	\$0	(\$204)	\$163	\$171	\$8	\$857	\$513	(\$344)
Mobile Phone	\$667	\$669	\$2	\$444	\$223	(\$221)	\$666	\$0	(\$666)	\$222	\$446	\$224	\$1,999	\$1,338	(\$661)
LP	\$50	\$75	\$25	\$0	\$25	\$25	\$89	\$25	(\$64)	\$27	\$50	\$23	\$166	\$175	\$9
Mail Forwarder	\$203	\$100	(\$103)	\$0	\$200	\$200	\$112	\$100	(\$12)	\$105	\$100	(\$5)	\$420	\$500	\$80
Utilities	\$1,172	\$1,100	(\$72)	\$682	\$533	(\$148)	\$1,071	\$125	(\$946)	\$517	\$767	\$250	\$3,442	\$2,526	(\$917)
Total Expenses	\$9,911	\$8,367	(\$1,544)	\$14,819	\$9,301	(\$5,517)	\$23,056	\$10,815	(\$12,240)	\$13,433	\$16,888	\$3,455	\$61,218	\$45,371	(\$15,847)
Mileage		1,300			1,900			6,900			5,500			15,600	

Locations: Jan - Mar RVICS.com mission projects FL, Apr RVICS.com mission project SC, May & Oct Workamping Dollywood, Jun Jul Aug Sept, Rving with grandkids

Nov RVICS.ORG FL, Dec RVICS TX

Our goal is to maintain a regular budget of \$3,000 a month. This year we workamped at Dollywood ten weeks. That work brought us in a net income of about \$4,500

Auto - Unplanned expenses of a whole new AC system, exhaust system, and planned brake rebuilds make this category over budget, plus a plan change driving to the west coast

Workamping Expense - A number of expenses like campground rent, clothes

Food - We had enjoyable 4 months with grandkids bringing extra food expense

Charity - This is gifts to church and charities, we usually go over in this area but that is a decision.

Health - We plan our major doctor visits in December. This year we stocked up on vitamins in December

RV - We spent the summer enjoying our grandkids in campgrounds

Insurance - Our extended warranty on the truck runs out, and we will purchase a new one this year.

Personal - With 17 grandkids Birthdays & Christmas are a budgeted item. Misc. is the dreaded catch all.

Recreation - We did lots of shows and amusement parks with the grandkids.

Utilities - Mail forwarder is St. Brendan Isle - they do great for us since 1997.

Budgets are only guides, that being said as we are on a fixed income as we are you have to hit the mark most of the time!

A major change in plans where we spent 4 months with 13 different grandkids having fun blew out budget. But that is okay.