year	income	debit includes moving \$3000.00 back to savings Account	remainder							
2023	\$ 24,870.26	\$ 36,848.41	\$ (11,978.15)	used 2022 leftover and transfer from savings during 2023 \$9,500.00	2023	bank ended 2023 with \$518.59 checking	2023	savings	\$ 38,576.41	
2024	income	debit	remainder	refunded in 2024	2024		2024	savings	\$ 36,681.39	2,000.00 to start 2024
	\$ 22,619.00	\$ 16,231.41	\$ 6,387.59		2024	bank ended 2024 with \$6,400.35				
2025				refunded in 2025						
2025	\$ 21,983.83	\$ 14,875.18	\$ 7,108.65	\$ 2,565.00	\$ 9,673.65	today bank has \$14,073.99 as of Nov 4 2025	2025	savings	\$ 38,679.79	2,000.00 moved back
					\$ 6,400.34	16,073.99				