

# The Local Church Audit

Why would a local church want an audit? Here are a few:

An audit is the best way we (and the General Conference) know of

- to protect the persons the local church elects to offices of financial responsibility from unwarranted charges of careless or improper handling of funds;
- to build the trust and confidence of the financial supporters of the church in the way their money is being accounted for (trust and confidence lead to improved patterns of financial support);
- to set habits of fiscal responsibility to assure that when there is turnover in personnel there will be continuity in accountability and nothing will fall through the cracks;
- to assure that gifts made to the church with special conditions attached are consistently administered in accordance with the donors' instructions, and thus let donors know their gifts are used as intended;
- to provide checks and balances for sums received and expended. Conducting an audit is not a symbol of distrust.

It is a mark of responsibility.

It is good stewardship demonstrated for all to see.

It is a message to local church donors that you care about their gifts.

In the definition of a local church audit, what does "independent" mean?

"Independent" means that the auditor must not be subject to control or influence by anyone who has responsibility for the financial accounts and records of the local church. There should not be even the appearance of a relationship that may dilute the perception of the independence of the auditor.

Can you outline just what an audit does?

For starters, an audit should:

- Independently verify the reports of the treasurer(s);
- Follow the money and test how it is treated at different steps;
- Document that donated and earned funds of the congregation have been used as stipulated by the donors.
- In addition to tracking the cash through the system, an auditor typically will evaluate:
  - Accounting controls (systems that reduce the possibility of loss or errors );
  - Segregation of duties (assurances that more than one person is involved in critical steps in handling money so that there can be checks and balances);
  - Reasonableness of systems and procedures in the light of all factors, including the size of the church and its budget;
  - Systems for retaining and accessing meeting minutes that have financial implications (i.e., Finance Committee, Church Board); and
  - Records that show donors' stipulations for the use of gifts made to the local church.

# Sample Church Audit Guide

**Michal Rosen-Zvi**

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the author's name.

**Sample Church Audit Guide:**

This is likewise one of the factors by obtaining the soft documents of this **Sample Church Audit Guide** by online. You might not require more era to spend to go to the book initiation as well as search for them. In some cases, you likewise pull off not discover the declaration Sample Church Audit Guide that you are looking for. It will extremely squander the time.

However below, in imitation of you visit this web page, it will be consequently unquestionably simple to get as capably as download guide Sample Church Audit Guide

It will not take many era as we tell before. You can do it though performance something else at home and even in your workplace. correspondingly easy! So, are you question? Just exercise just what we pay for under as capably as evaluation **Sample Church Audit Guide** what you as soon as to read!

[https://crm.avenza.com/files/uploaded-files/fetch.php/Objective\\_Questions\\_And\\_Answers\\_In\\_Cost\\_Accounting.pdf](https://crm.avenza.com/files/uploaded-files/fetch.php/Objective_Questions_And_Answers_In_Cost_Accounting.pdf)

## **Table of Contents Sample Church Audit Guide**

1. Understanding the eBook Sample Church Audit Guide
  - The Rise of Digital Reading Sample Church Audit Guide
  - Advantages of eBooks Over Traditional Books
2. Identifying Sample Church Audit Guide
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Sample Church Audit Guide
  - User-Friendly Interface
4. Exploring eBook Recommendations from Sample Church Audit Guide
  - Personalized Recommendations

- Sample Church Audit Guide User Reviews and Ratings
- Sample Church Audit Guide and Bestseller Lists
- 5. Accessing Sample Church Audit Guide Free and Paid eBooks
  - Sample Church Audit Guide Public Domain eBooks
  - Sample Church Audit Guide eBook Subscription Services
  - Sample Church Audit Guide Budget-Friendly Options
- 6. Navigating Sample Church Audit Guide eBook Formats
  - ePub, PDF, MOBI, and More
  - Sample Church Audit Guide Compatibility with Devices
  - Sample Church Audit Guide Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Sample Church Audit Guide
  - Highlighting and Note-Taking Sample Church Audit Guide
  - Interactive Elements Sample Church Audit Guide
- 8. Staying Engaged with Sample Church Audit Guide
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Sample Church Audit Guide
- 9. Balancing eBooks and Physical Books Sample Church Audit Guide
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Sample Church Audit Guide
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Sample Church Audit Guide
  - Setting Reading Goals Sample Church Audit Guide
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Sample Church Audit Guide
  - Fact-Checking eBook Content of Sample Church Audit Guide

- Distinguishing Credible Sources

### 13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

### 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

## **Sample Church Audit Guide Introduction**

Sample Church Audit Guide Offers over 60,000 free eBooks, including many classics that are in the public domain. Open Library: Provides access to over 1 million free eBooks, including classic literature and contemporary works. Sample Church Audit Guide Offers a vast collection of books, some of which are available for free as PDF downloads, particularly older books in the public domain. Sample Church Audit Guide : This website hosts a vast collection of scientific articles, books, and textbooks. While it operates in a legal gray area due to copyright issues, its a popular resource for finding various publications. Internet Archive for Sample Church Audit Guide : Has an extensive collection of digital content, including books, articles, videos, and more. It has a massive library of free downloadable books. Free-eBooks Sample Church Audit Guide Offers a diverse range of free eBooks across various genres. Sample Church Audit Guide Focuses mainly on educational books, textbooks, and business books. It offers free PDF downloads for educational purposes. Sample Church Audit Guide Provides a large selection of free eBooks in different genres, which are available for download in various formats, including PDF. Finding specific Sample Church Audit Guide, especially related to Sample Church Audit Guide, might be challenging as theyre often artistic creations rather than practical blueprints. However, you can explore the following steps to search for or create your own Online Searches: Look for websites, forums, or blogs dedicated to Sample Church Audit Guide, Sometimes enthusiasts share their designs or concepts in PDF format. Books and Magazines Some Sample Church Audit Guide books or magazines might include. Look for these in online stores or libraries. Remember that while Sample Church Audit Guide, sharing copyrighted material without permission is not legal. Always ensure youre either creating your own or obtaining them from legitimate sources that allow sharing and downloading. Library Check if your local library offers eBook lending services. Many libraries have digital catalogs where you can borrow Sample Church Audit Guide eBooks for free, including popular titles. Online Retailers: Websites like Amazon, Google Books, or Apple Books often sell eBooks. Sometimes, authors or publishers offer promotions or free periods for certain books. Authors Website Occasionally, authors provide excerpts or short stories for free on their websites. While this might not be the Sample Church Audit Guide

full book , it can give you a taste of the authors writing style.Subscription Services Platforms like Kindle Unlimited or Scribd offer subscription-based access to a wide range of Sample Church Audit Guide eBooks, including some popular titles.

## **FAQs About Sample Church Audit Guide Books**

1. Where can I buy Sample Church Audit Guide books? Bookstores: Physical bookstores like Barnes & Noble, Waterstones, and independent local stores. Online Retailers: Amazon, Book Depository, and various online bookstores offer a wide range of books in physical and digital formats.
2. What are the different book formats available? Hardcover: Sturdy and durable, usually more expensive. Paperback: Cheaper, lighter, and more portable than hardcovers. E-books: Digital books available for e-readers like Kindle or software like Apple Books, Kindle, and Google Play Books.
3. How do I choose a Sample Church Audit Guide book to read? Genres: Consider the genre you enjoy (fiction, non-fiction, mystery, sci-fi, etc.). Recommendations: Ask friends, join book clubs, or explore online reviews and recommendations. Author: If you like a particular author, you might enjoy more of their work.
4. How do I take care of Sample Church Audit Guide books? Storage: Keep them away from direct sunlight and in a dry environment. Handling: Avoid folding pages, use bookmarks, and handle them with clean hands. Cleaning: Gently dust the covers and pages occasionally.
5. Can I borrow books without buying them? Public Libraries: Local libraries offer a wide range of books for borrowing. Book Swaps: Community book exchanges or online platforms where people exchange books.
6. How can I track my reading progress or manage my book collection? Book Tracking Apps: Goodreads, LibraryThing, and Book Catalogue are popular apps for tracking your reading progress and managing book collections. Spreadsheets: You can create your own spreadsheet to track books read, ratings, and other details.
7. What are Sample Church Audit Guide audiobooks, and where can I find them? Audiobooks: Audio recordings of books, perfect for listening while commuting or multitasking. Platforms: Audible, LibriVox, and Google Play Books offer a wide selection of audiobooks.
8. How do I support authors or the book industry? Buy Books: Purchase books from authors or independent bookstores. Reviews: Leave reviews on platforms like Goodreads or Amazon. Promotion: Share your favorite books on social media or recommend them to friends.
9. Are there book clubs or reading communities I can join? Local Clubs: Check for local book clubs in libraries or

community centers. Online Communities: Platforms like Goodreads have virtual book clubs and discussion groups.

10. Can I read Sample Church Audit Guide books for free? Public Domain Books: Many classic books are available for free as they're in the public domain. Free E-books: Some websites offer free e-books legally, like Project Gutenberg or Open Library.

### **Find Sample Church Audit Guide :**

~~objective questions and answers in cost accounting~~

~~o level results for nov 2014 session zimsec~~

~~nys specific aptitude battery test study guide~~

**nys adjuster study guide**

~~nys automobile damage and theft insurance manual~~

~~oceanography short study guide answers~~

**nys court revenue assistant exam study guide**

~~oblivion game manual~~

**nys cst music practice test**

~~o level mathematics past papers~~

**ocr b7 specimen mark scheme**

~~ocean animal craft stick puppets~~

**observation analysis paper**

~~object lesson for pentecost~~

~~nyu supplemental essay questions~~

### **Sample Church Audit Guide :**

*steampunk 1851 - Nov 28 2022*

web was macht gute steampunkgeschichte aus steampunk ist ein cocktail gemischt aus dunklen humor  
geheimorganisationen und fantastischen erfindung

*steampunk 1851 dustere geschichten zwischen zahnrad pdf - Dec 30 2022*

web die anthologie steampunk 1851 enthält 8 kurzgeschichten über die retro futuristische welt des steampunk im jahre 1851

**steampunk 1851 düstere geschichten zwischen zahnrad - Jan 31 2023**



web steampunk 1851 düstere geschichten zwischen zahn Beschreibung und Geschichte der neuesten und vorzüglichsten Instrumente und Kunstwerke für Liebhaber und

*steampunk 1851 düstere geschichten zwischen zahn* - Jul 25 2022

web books like this steampunk 1851 düstere geschichten zwischen zahn but end up in harmful downloads rather than reading a good book with a cup of coffee in the

**steampunk 1851 düstere geschichten zwischen zahn** - May 23 2022

web Jul 3 2023 steampunk 1851 düstere geschichten zwischen zahn but end up in malicious downloads rather than reading a good book with a cup of coffee in the

**steampunk 1851 düstere geschichten zwischen zahn copy** - Apr 21 2022

web Aug 25 2023 steampunk 1851 düstere geschichten zwischen zahn 2 10 downloaded from uniport.edu.ng on August 25 2023 by guest knows best until the day he doesn't

steampunk 1851 düstere geschichten zwischen zahnrad me - Mar 01 2023

web Jul 30 2013 steampunk 1851 düstere geschichten zwischen zahnrad mechanik Gaslicht Romantik German Edition Kindle Edition by Ansing Marco Mildes Denise

**rezension steampunk 1851 buch booknerds.de** - Oct 28 2022

web steampunk 1851 anthologie Illustratorin Ina Reimer Seitenzahl 120 Preis 10,40 Euro eBookpreis 2,99 Euro ISBN 978 3 981509 28 1 auch als eBook erhältlich siehe reiter

*steampunk 1851 düstere geschichten zwischen zahn* - Nov 16 2021

steampunk 1851 düstere geschichten zwischen - Oct 08 2023

web read 12 reviews from the world's largest community for readers 1851 ein Jahr voller Veränderungen in London findet die erste Weltausstellung statt und in steampunk

**steampunk 1851 düstere geschichten zwischen zahn copy** - Feb 17 2022

web right here we have countless book steampunk 1851 düstere geschichten zwischen zahn and collections to check out we additionally pay for variant types and in addition

**steampunk 1851 düstere geschichten zwischen zahn pdf** - Jun 23 2022

web steampunk 1851 düstere geschichten zwischen zahn 3 3 must work to uncover the secrets of a centuries old murder while being haunted by terrifying spirits their bloodless

**steampunk 1851 düstere geschichten zwischen zahnrad me** - Sep 07 2023

web steampunk 1851 düstere geschichten zwischen zahnrad mechanik Gaslicht Romantik eBook Ansing Marco Mildes Denise

frambach sabine bienek andrea lambertus

**steampunk 1851 düstere geschichten zwischen zahnrad** - Jul 05 2023

web jul 30 2013 1851 ein jahr voller veränderungen in london findet die erste weltausstellung statt und in australien bricht der goldrausch aus dazwischen werden

**steampunk 1851 dustere geschichten zwischen zahnrad pdf** - Dec 18 2021

web apr 1 2023 steampunk 1851 dustere geschichten zwischen zahnrad 1 9 downloaded from uniport edu ng on april 1 2023 by guest steampunk 1851 dustere geschichten

**steampunk kurzgeschichten im jahr 1851 art skript phantastik** - Sep 26 2022

web 2 steampunk 1851 dustere geschichten zwischen zahnrad 2023 04 24 the batman chronicles 1995 2000 1 indiana university press a must read romance this is one

**steampunk 1851 düstere geschichten zwischen zahnrad** - Aug 06 2023

web 1851 ein jahr voller veränderungen in london findet die erste weltausstellung statt und in australien bricht der goldrausch aus dazwischen werden firmen gegründet kriege

*steampunk 1851 düstere geschichten zwischen zahnrad* - Apr 02 2023

web read reviews from the world s largest community for readers 1851 ein jahr voller veränderungen in london findet die erste weltausstellung statt und in steampunk

steampunk 1851 dustere geschichten zwischen zahnrad pdf - May 03 2023

web steampunk 1851 düstere geschichten zwischen zahnrad mechanik gaslicht romantik 30 juli 2013 isbn kostenloser versand für alle bücher mit versand und verkauf

**steampunk 1851 dustere geschichten zwischen zahnrad pdf** - Jan 19 2022

web may 17 2023 steampunk 1851 dustere geschichten zwischen zahnrad 2 9 downloaded from uniport edu ng on may 17 2023 by guest up fast in the care system it is a wholly

steampunk 1851 dustere geschichten zwischen zahnrad copy - Mar 21 2022

web steampunk 1851 dustere geschichten zwischen zahnrad 5 5 adventure together jon and ella must work to uncover the secrets of a centuries old murder while being haunted

*steampunk 1851 dustere geschichten zwischen zahnrad ci kubesail* - Aug 26 2022

web steampunk 1851 dustere geschichten zwischen zahnrad 1 8 downloaded from uniport edu ng on may 24 2023 by guest steampunk 1851 dustere geschichten

steampunk 1851 düstere geschichten zwischen zahnrad - Jun 04 2023

web steampunk 1851 dustere geschichten zwischen zahnrad 3 3 present cutting edge essays on steampunk its rise in popularity

at this moment its many manifestations and why

**the lego adventure book vol 1 cars castles dinosaurs** - Apr 29 2022

web jun 21 2019 lego city adventures lego city adventures is a brand new character driven series presenting funny smart kinetic slices of city life that explore the hopes

the lego adventure book vol 1 ciltli kapak 1 ağustos 2017 - Aug 14 2023

web the lego adventure book vol 1 rothrock megan h amazon com tr Çerez tercihlerinizi seçin Çerez bildirimimizde detaylandırıldığı üzere satın alım yapmanızı

prime video lego city adventures season 1 - Jan 27 2022

*the lego adventure book vol 1 by megan h rothrock* - May 11 2023

web unleash your imagination as you journey through the wide ranging world of lego building with the lego adventure book this inspiring tour is filled with bright visuals step by

the lego adventure book vol 1 cars castles - Mar 09 2023

web nov 12 2012 this inspiring tour is filled with bright visuals step by step breakdowns of 25 models and nearly 200 example models from the world s best builders learn to build

**the lego adventure book volume 1 overdrive** - Jan 07 2023

web nov 12 2012 the lego adventure book vol 1 cars castles dinosaurs and more megan h rothrock no starch press nov 12 2012 juvenile nonfiction 200 pages

**the lego adventure book vol 1 cars castles** - Dec 06 2022

web nov 12 2012 unleash your imagination as you journey through the wide ranging world of lego building with the lego adventure book this inspiring tour is filled with bright

the lego adventure book vol 1 cars castles dinosaurs and - Jul 01 2022

web lego city adventures sezon 1 netflix amazon vb gibi platformlarda yayınlanıyor mu tüm bölümleri nereden online izleyebileceğinizi hemen öğrenin

*lego city adventures sezon 1 tüm bölümleri internette izleyin* - Mar 29 2022

web in lego city ist alles möglich und immer was los die verschiedensten lego figuren sind hier zu hause polizisten feuerwehrleute bauarbeiter und natürlich die coolsten

**the lego adventure book vol 1 book o reilly media** - Nov 05 2022

web oct 2 2012 the lego adventure book volume 1 cars castles dinosaurs more cars castles dinosaurs and more by rothrock megan h 2012 hardcover megan

[the lego adventure book vol 1 apple books](#) - Sep 03 2022

web v 1 2 28 cm unleash your imagination as you journey through the wide ranging world of lego building filled with bright visuals step by step breakdowns of 25 models and

**venator class republic attack cruiser lego** - Feb 25 2022

**the lego adventure book vol 1 cars castles** - Nov 24 2021

**the lego adventure book vol 1 cars castles dinosaurs and** - Feb 08 2023

web get full access to the lego adventure book vol 1 and 60k other titles with a free 10 day trial of o reilly there are also live events courses curated by job role and more

**the lego adventure book vol 1 cars castles dinosaurs** - May 31 2022

web sep 12 2023 spark memories of epic clone wars adventures with this lego star wars ultimate collector series version of the venator class republic attack cruiser

[the lego adventure book volume 1 cars castles dinosa](#) - Aug 02 2022

web jan 19 2016 the lego adventure book vol 1 cars castles dinosaurs more book is book one in a series of lego books written by megan rothrock so if you see other

**the lego adventure book vol 1 cars castles** - Jul 13 2023

web about the lego adventure book vol 1 unleash your imagination as you journey through the wide ranging world of lego building with the lego adventure book this inspiring

*the lego adventure book vol 1 e kitap megan h rothrock* - Apr 10 2023

web unleash your imagination as you journey through the wide ranging world of lego building with the lego adventure book this inspiring tour is filled with bright visuals step by

**the lego adventure book vol 1 no starch press** - Jun 12 2023

web Ürün açıklaması the lego adventure book vol 1 e kitap açıklaması unleash your imagination as you journey through the wide ranging world of lego building with the

[the lego adventure book vol 1 google books](#) - Oct 04 2022

web this inspiring tour is filled with bright visuals step by step breakdowns of 25 models and nearly 200 example models from the world s best builders learn to build robots trains

*amazon de lego city adventures season 1 ansehen prime* - Dec 26 2021

*loans subsidies psea skillsfuture credit national* - Mar 16 2023

web nus financial aid package covering tuition fees living expenses needy nus undergraduate students can submit one financial aid application to nus to be considered for the nus financial aid package for the upcoming academic year in august the package includes the following loan schemes repayable

**financial aid singapore university of technology and design** - May 18 2023

web financial options and financial aid financial aid government bursaries stud education opportunity grant study bursary awards special programme grant mendaki tertiary tuition fee subsidy other financing options post secondary education account tuition fee loan cpf education loan scheme study loan scheme

moe financial assistance scheme moe fas - Apr 05 2022

web provides singapore citizens in lower income families with financial assistance for school fees and other expenses for primary and secondary school students moe fas fully covers the cost of school and standard miscellaneous fees textbooks and school uniforms also provides meal and transport subsidies

*sicc international exchange scholarship smu undergraduate* - Jun 07 2022

web centre for student financial assistance for all other enquiries relating to financial aid schemes for undergraduates centre for student financial assistance office of admissions and financial assistance singapore management university 81 victoria street level 3 smu administration building singapore 188065 email finasst smu edu sg tel 65

*scholarships for current nus undergraduates national* - Nov 12 2022

web current students may apply via the nus undergraduate scholarship application portal from 17 january to 31 july to be considered for scholarship in the next academic year supporting documents are only required upon request by the office of financial aid only shortlisted applicants will be contacted via email by 31 august

*nus office of finance contact us* - Jun 19 2023

web telephone 65 6516 8238 email finance enquiries nus edu sg home contact us at office of financial services we support the mission of nus to transform the way people think and do things through education research and service by providing financial and accounting services required by the university

financial assistance moe - Oct 11 2022

web oct 18 2023 singapore citizens in financial need can get assistance from moe on school fees and other expenses this applies to government government aided special education sped specialised and some independent schools learn if your child is eligible eligible singapore citizens may receive financial help on fees and other school expenses

financial support nus faculty of science - Jan 14 2023

web the science student fund ssf was established to provide for students in need of financial help at the faculty of science the

fund comprises of two components ssf bursary and ssf emergency aid the ssf bursary will be allocated on an annual basis while the ssf emergency aid will be disbursed on a case by case ad hoc basis

**contact nus admissions national university of singapore** - Sep 22 2023

web office of financial aid address office of financial aid national university of singapore university town 2 college avenue west 01 03 stephen riady centre singapore 138607

nus financial aid national university of singapore - Oct 23 2023

web the national university of singapore nus offers a variety of financial aid schemes which are designed to help meet a portion of the educational and living expenses of financially needy students in the form of loans bursaries grants and work study opportunities and these schemes are administered by the office of financial aid ofa apply now

**receiving financial assistance lifesg guides** - May 06 2022

web comcare interim assistance cash vouchers or food rations for low income households who need urgent financial assistance 1800 222 0000 daily 7am to midnight

*nus office of finance useful links* - Feb 15 2023

web office of admissions university town 2 college avenue west 01 03 stephen riady centre singapore 138607 6516 2870 6774 4021 for financial aid administers matters pertaining to admission of undergraduate students outreach activities and award of scholarships including undergraduate financial aid visit site

**federal student aid** - Mar 04 2022

web federal student aid is the largest provider of financial aid for college in the u s understand aid apply for aid and manage your student loans today

scholarships financial aid awards nus faculty of arts - Sep 10 2022

web students in need of financial aid should first approach the university s office of financial aid which offers a comprehensive package of financial aid combining study loans and bursaries if you wish to be considered for the faculty bursaries and scholarships for the upcoming academic year please apply for financial aid and or donated scholarships

post secondary education account pseas scheme national - Dec 13 2022

web submit your supporting documents to office of financial aid within the office of admissions via askadmissions if we do not receive the supporting documents within 2 weeks of your form submission your application will be rejected click here for the user guide on applying online for pseas ad hoc withdrawal

**contact us student services hub** - Jul 08 2022

web visit us for enquiry support or speak directly with a student services hub advisor student services hub s operating hours monday friday excluding public holidays

smu education loan smu undergraduate singapore - Aug 09 2022

web centre for student financial assistance for all other enquiries relating to financial aid schemes for undergraduates centre for student financial assistance office of admissions and financial assistance singapore management university 81 victoria street level 3 smu administration building singapore 188065 email finasst smu edu sg tel 65

*financial aid smu undergraduate singapore* - Jul 20 2023

web use our student financial aid finder to see how you can finance your study through scholarships and or financial award in smu student type scheme year of study nationality primary programme purpose of financing

**financial aid ntu singapore** - Aug 21 2023

web fees to help to meet part of the costs of providing insurance student programmes and other academic related services explore the range of financial aid programmes offered at ntu to help students in financial difficulties to manage their tuition fees and personal expenses

**financial aid singapore institute of technology** - Apr 17 2023

web with the financial aid i was able to focus on my studies and spend more time with my family cyrus tong year 1 computer science with the covid 19 pandemic my father who was working as a private hire driver saw his earnings dip i started working to help with the family expenses