

INCOME

During October - December 2015, it was necessary to use \$6,000.00 of the accumulated 2015-2016 Prepaid Pledges. It was also necessary to reallocate \$550.00 from the accumulated 2015-2016 Prepaid Pledges that was placed there in error. This leaves \$13,242.31 in 2015-2016 Prepaid Pledges in our Schwab account (earning interest). Also in our Schwab account is \$23,810.34 in Carry Forward monies (2011-2012 = \$15,824.37; 2012-2013 = \$7,985.97).

The projected 15-16 FY-end for Prior Year Fiscal Pledge (417200) was lowered from \$6,000 to \$3,800 during the July - September 2015 Budget Review. As of December 31, 2015 we have accumulated \$3,848.23 in this line item and no more monies will be added.

With 50 % of the fiscal year passed we have collected 63% of the pledges made. This percentage is higher than those seen in two of the previous three fiscal years as follows:

<u>MONTH/YEAR</u>	<u>% COLLECTED</u>	<u>\$ COLLECTED</u>
December 2015	63.10%	\$168,094
December 2014	60.83%	\$159,414
December 2013	60.69%	\$151,908
December 2012	67.32%	\$170,787

We have received thus far this fiscal year, \$5,016 worth of identifiable non-pledge giving. Through December 31, 2015 there remains \$18,110 worth of 2015-2016 pledges that have no payments made toward them. This amount represents 6% of the the pledges made for FY 2015-2016 and is a slightly larger percentage than those found in two of the three previous fiscal years as follows:

<u>MONTH/YEAR</u>	<u>% UNPAID</u>	<u>\$ UNPAID</u>
December 2015	6.79%	\$18,110
December 2014	5.55%	\$14,560
December 2013	7.36%	\$18,435
December 2012	5.86%	\$14,875

A Fundraising Tab has been added which will account for monies raised this fiscal year toward a goal of \$15,000. As evidenced by the Fundraising Tab, we have raised thus far this fiscal year \$6,352. As monies are raised during the fiscal year, they will either post to the Fundraising line item (412000) or another already established line item. The net amount (income minus expenses) raised by these eligible events will be deducted from the projected Fundraising (412000) line item. This posting process will enable us to monitor what 'additional' monies need to be raised through fundraising efforts in order to reach the budgeted goal of \$15,000.

EXPENSES

The General Maintenance (516100) line item has reached \$8,043.16 vs. a budgeted amount of \$7,500. Approximately 53% of the amount spent thus far went toward repairs of the heating system (\$2,927) and the Chancel chair lift (\$1,350). Discounting these extra expenses, the projected year-end for this line item has been raised to \$12,000 and has been highlighted in yellow.

The Guest Musicians/Choral Scholars (543200) line item has been budgeted for \$2,000. Through December 31, 2015 we have spent \$600 in this line item in addition to \$1,230 in the Section Leads (554104) line item. Once the total of these two line items begins to exceed \$2,000, monies will be moved from the Friends of Music monies being held in the Schwab account and will be placed in the Music Program Fundraising (449000) line item.

All other expense line items are currently tracking toward budgeted amounts.

OVERALL

The following represents attendance and money collected from the Sunday's in October - December:

<u>DATE</u>	<u>ATTENDANCE</u>	<u>\$ COLLECTED</u>	<u>DATE</u>	<u>ATTENDANCE</u>	<u>\$ COLLECTED</u>	<u>DATE</u>	<u>ATTENDANCE</u>	<u>\$ COLLECTED</u>
10.04.2015	136	\$2,558	11.01.2015	138	\$2,930	12.06.2015	131	\$4,758
10.11.2015	113	\$2,629	11.08.2015	131	\$3,189 #	12.13.2015	123 *	\$944 ^
10.18.2015	102	\$3,780	11.15.2015	132	\$1,132	12.20.2015	154	\$1,315
10.25.2015	145	\$2,206 *	11.22.2015	115	\$2,675	12.27.2015	96	\$1,248
			11.29.2015	109	\$1,646			

**Includes monies collected for The Tree of Life
Includes monies collected for My Sisters' Place*

^Includes monies collected for Friends of Music

This budget Review document includes the following additional Tabs: Board Review (Condensed version of the Budget Review Tab); Schwab (Semi-Annual listing of transactions); UUMSB (Amortization Schedule of the loan repayment from UUMSB); Fundraising.

We will begin to project the fiscal year-end of the Current Fiscal Year Pledge (417100) line item with the next Budget Review document.

YTD results for Rental Income (416000) and Sunday Contributions (418000) have them significantly off pace to reach their year end budgeted goals. No adjustments have been made yet and these line items will continue to be monitored.

As of December 31, 2015 we have received approximately \$45,000 toward the Solar project. At present, there is approximately \$6,500 in cash in the Schwab account, approximately \$5,300 in securities in the Schwab account and approximately \$33,200 in our checking account (which will be moved into the Schwab account).

The protocol used previously, regarding the use of Carry Forward monies, will be used again this fiscal year. The monies from the oldest FY will be used first. As the Budget is reviewed during the fiscal year, rather than show a projected surplus, the amount of Prior Year Carry Forwards (414000) will be lowered. A projected deficit will still be noted as a deficit, with no addition to Prior Year Carry Forward (414000), unless mandated by the Finance Sub-Council and Board. The Prior Year Carry Forward (414000) line item will continue to be highlighted in orange.

The October - September 2015 Budget Review projects a deficit of \$3,634.67.

	14-15 Yr-End Actual 06.30.2015	Approved Budget 2015-2016	Actual 12.31.2015	Budget Review 12.31.2015
Ordinary Income/Expense				
Income				
410000 · Administration				
411000 · Endowment				
411100 - Capital Clearing Account			25,299.63	-
411200 · Operations				
411201 - Monthly Distribution	41,340.00	39,364.12	19,682.04	39,364.12
411202 - Loan Repay UUMSB - Principal	1,666.21	1,444.14	1,003.13	1,444.14
411203 - Loan Repay UUMSB - Interest	1,969.67	2,191.74	1,117.80	2,191.74
411204 - Special Endowment Funds Income				
Total 411200 - Operations	<u>44,975.88</u>	<u>43,000.00</u>	<u>21,802.97</u>	<u>43,000.00</u>
Total 411000 · Endowment	44,975.88	43,000.00	47,102.60	43,000.00
412000 - Fundraising	15,555.11	15,000.00	923.73	8,648.00
412100 - Matching Grant	10,369.82	18,000.00	14,024.00	14,024.00
413000 · Holiday Letter				
414000 - Prior Years' Carry Over	15,064.94	11,000.00	-	11,000.00
415000 - Memorial Contributions				
416000 · Rental Contributions	12,348.00	14,000.00	5,712.00	14,000.00
417000 · Stewardship				
417100 · Current Fiscal Year Pledge	244,829.39	254,000.00	154,243.25	253,000.00
417200 · Prior Fiscal Year Pledge	5,928.45	6,000.00	3,848.23	3,848.23
Total 417000 · Stewardship	<u>250,757.84</u>	<u>260,000.00</u>	<u>158,091.48</u>	<u>256,848.23</u>
418000 · Sunday Contributions	7,822.69	7,500.00	2,796.59	7,500.00
419000 · Minister's Discretionary Fund	1,103.87	-	2,710.00	2,710.00
Total 410000 · Administration	<u>357,998.15</u>	<u>368,500.00</u>	<u>231,360.40</u>	<u>357,730.23</u>
420000 · Community Within				
421000 · Festival of the Season	1,171.00		1,482.00	1,482.00
422000 - Used Book Sales	339.50		305.46	305.46
423000 · Performing Arts	3,732.10		2,897.00	2,897.00
424000 · Caring Network				
424100 - Memorial Receptions	917.30	200.00	300.00	300.00
426000 - Circle of Caring				

	14-15 Yr-End Actual 06.30.2015	Approved Budget 2015-2016	Actual 12.31.2015	Budget Review 12.31.2015
427000 - Membership	41.77			
427100 - Membership Initiative	1,039.60			
428001 - Fellowship Hour Donations	179.57	100.00	70.03	100.00
429000 · UAMW	3,067.31		2,681.27	2,681.27
Total 420000 · Community Within	<u>10,488.15</u>	<u>300.00</u>	<u>7,735.76</u>	<u>7,765.73</u>
430000 · Social Justice				
431000 · SJ Sunday Collections	3,778.88		7,794.15	7,794.15
432000 · Coffee Ministry				
434500 - Interweave				
434000 · SJ Miscellaneous Income	100.00		796.90	-
434800 - Green Sanctuary	1,058.00		1,291.25	1,291.25
Total 430000 · Social Justice	<u>4,936.88</u>	<u>-</u>	<u>9,882.30</u>	<u>9,085.40</u>
440000 · Spiritual Life				
441000 · Annual Retreat				
442000 · Adult Programs	16,422.95	5,200.00	5,710.00	5,710.00
443000 · Flower Contributions			23.50	23.50
445000 · Music Sunday Contributions			896.00	-
447000 · Religious Education				
447100 · Soup Making	418.30	300.00	443.63	443.63
447200 · Guest at Your Table	170.00			
447300 - Sleeping Out in Boxes	1,850.00		1,178.79	1,178.79
447500 · Ski Trip	-	-	-	-
447600 - UNICEF	-	-	-	-
Total 447000 · Religious Education	<u>2,438.30</u>	<u>300.00</u>	<u>1,622.42</u>	<u>1,622.42</u>
448000 · Miscellaneous - Spiritual Life				
448100 · Recording Donations	34.00			
448200 - Hymnal Donations	655.00		287.00	287.00
448300 · Volunteer Recognition				
448000 - Miscellaneous				
449000 - Music Program Fundraising				
Total 448000 · Miscellaneous - Spiritual Life	<u>689.00</u>	<u>-</u>	<u>287.00</u>	<u>287.00</u>
Total 440000 · Spiritual Life	<u>19,550.25</u>	<u>5,500.00</u>	<u>8,538.92</u>	<u>7,642.92</u>

	14-15 Yr-End Actual 06.30.2015	Approved Budget 2015-2016	Actual 12.31.2015	Budget Review 12.31.2015
450000 - Other Income	829.26		857.00	857.00
451000 - Search Income				
452000 - RE Support	6,817.62			
Total 450000 - Other Income	<u>7,646.88</u>	<u>-</u>	<u>857.00</u>	<u>857.00</u>
Total Income	400,620.31	374,300.00	258,374.38	383,081.28
Expense				
510000 · Administration Expenses				
512000 · UUA & District Payments				
512001 · Clara Barton District	3,190.00	3,720.00	1,704.00	3,410.00
512002 · UUA Fair Share	8,700.00	9,610.00	4,650.00	9,300.00
Total 512000 · UUA & District Payments	<u>11,890.00</u>	<u>13,330.00</u>	<u>6,354.00</u>	<u>12,710.00</u>
515000 · Stewardship				
515100 · Annual Canvass	138.84	300.00	-	300.00
515200 · Credit Card Expense	998.83	925.00	783.96	925.00
Total 528000 · Stewardship	<u>1,137.67</u>	<u>1,225.00</u>	<u>783.96</u>	<u>1,225.00</u>
516000 · Building & Grounds				
516100 · General Maintenance	10,187.72	7,500.00	8,043.16	12,000.00
516200 · Snow Removal	9,860.00	6,600.00	-	6,600.00
516300 · Lawn Care	6,400.00	5,560.00	3,400.00	5,560.00
516400 · Water	4,114.53	4,000.00	5,077.06	4,000.00
516500 · Electric	10,831.85	10,200.00	4,614.70	10,200.00
516600 · Natural Gas	9,800.33	10,000.00	2,748.37	10,000.00
516700 - Memorial Garden	500.00	-	150.00	150.00
Total 516000 · Building & Grounds	<u>51,694.43</u>	<u>43,860.00</u>	<u>24,033.29</u>	<u>48,510.00</u>
517000 · Office				
517100 · Equipment				
517101 - Equipment Purchases	1,058.84	1,500.00	1,646.30	1,646.30
517102 · Equipment Rental	6,576.00	6,800.00	3,288.00	6,800.00
517103 - Computer Maint. Agreement	1,188.00	1,188.00	1,284.00	1,284.00
Total 517100 · Equipment	<u>8,822.84</u>	<u>9,488.00</u>	<u>6,218.30</u>	<u>9,730.30</u>
517200 · Security	15.00	-	15.00	15.00
517300 - Printing	781.90	525.00	204.37	525.00

	14-15 Yr-End Actual	Approved Budget	Actual	Budget Review
	06.30.2015	2015-2016	12.31.2015	12.31.2015
517400 · Postage	672.62	1,000.00	470.40	1,000.00
517500 · Telephone	2,568.40	2,400.00	1,302.52	2,400.00
517600 · Dues and Subscriptions	1,102.33	725.00	216.09	725.00
517700 · Office Supplies	2,834.83	2,100.00	1,325.51	2,100.00
517800 · Service Contracts	-	-	-	-
517900 · Service Charges				
517910 - Bank	116.13	-	5.49	5.49
517920 · Credit Card Expense	351.25	900.00	-	900.00
517930 - Payroll Expense	560.88	600.00	324.50	600.00
517940 - Miscellaneous	4.66		3.66	3.66
Total 517900 · Service Charges	<u>1,032.92</u>	<u>1,500.00</u>	<u>333.65</u>	<u>1,509.15</u>
Total 517000 · Office	<u>17,830.84</u>	<u>17,738.00</u>	<u>10,085.84</u>	<u>18,004.45</u>
518000 · Insurance				
518100 · Workers' Compensation	2,679.75	2,700.00	623.25	2,700.00
518200 · Liability Insurance	13,860.65	13,700.00	8,418.84	13,700.00
518300 · Umbrella	700.00	700.00	-	700.00
Total 518000 · Insurance	<u>17,240.40</u>	<u>17,100.00</u>	<u>9,042.09</u>	<u>17,100.00</u>
519000 · Administration - Other				
519200 · Rental Expense	40.00		29.85	29.85
519300 · General Assembly Expense	-	-	-	-
519400 · Minister Discretionary Fund	1,103.87		2,710.00	2,710.00
519500 - Board Expense		-	-	-
519600 - Staff Development	-	500.00	63.02	500.00
Total 519000 · Administration - Other	<u>1,143.87</u>	<u>500.00</u>	<u>2,802.87</u>	<u>3,239.85</u>
Total 510000 · Administration Expenses	<u>100,937.21</u>	<u>93,753.00</u>	<u>53,102.05</u>	<u>100,789.30</u>
520000 · Community Within Expenses				
521000 · Caring Network	-			
522000 · Communications				
522100 - Hard Copy Mailings	-	1,500.00	-	1,500.00
522200 · Telephone Advertisement				
522300 - Web Page	515.90	1,000.00	587.32	1,000.00
522400 · External Marketing	192.00	-	-	-

	14-15 Yr-End Actual 06.30.2015	Approved Budget 2015-2016	Actual 12.31.2015	Budget Review 12.31.2015
522500 · Software Upgrades	-	-	-	-
Total 522000 · Communications	707.90	2,500.00	587.32	2,500.00
523000 - Performing Arts	594.50	-	-	-
523100 - Credit Card Expense	2.96	-	2.43	2.43
Total 523000 - Performing Arts	597.46	-	2.43	2.43
524000 · Festival of the Season	518.36	-	167.48	-
527000 · Membership				
527000 - Membership	56.67	-	-	-
527100 - Membership Initiative	1,039.60	500.00	250.12	250.12
Total 527000 - Membership	1,096.27	500.00	250.12	250.12
529000 · Community Within - Other				
529300 · UAMW	3,067.31	-	2,681.27	2,681.27
529500 · Memorial Receptions	768.88	200.00	-	200.00
529600 - Fellowship Hour Supplies	449.26	600.00	88.62	600.00
Total 529000 · Community Within - Other	4,285.45	800.00	2,769.89	3,481.27
Total 520000 · Community Within Expenses	7,205.44	3,800.00	3,777.24	6,233.82
530000 · Social Justice Expenses				
531000 · Info & Advocacy Sub-Council	35.00			
532000 - Miscellaneous		500.00	200.00	500.00
533000 · SJ Collection Disbursements	3,778.88	-	7,794.15	7,794.15
534000 · Interweave	-			
537000 · Equal Access	-			
538000 · Green Sanctuary	93.08			
539000 - Noah Webster Partnership	-			
Total 530000 · Social Justice Expenses	3,906.96	500.00	7,994.15	8,294.15
540000 · Spiritual Life Expenses				
541000 · Adult Programs				
541100 · Administrative Expenses	1,995.58		541.15	541.15
541200 · Compensation	10,339.00		3,397.00	3,397.00
541300 · Credit Card Expense	17.51		0.17	0.17
Total 541000 · Adult Programs	12,352.09	5,000.00	3,938.32	3,938.32
542000 · Annual Retreat				

	14-15 Yr-End Actual 06.30.2015	Approved Budget 2015-2016	Actual 12.31.2015	Budget Review 12.31.2015
543000 · Music				
543200 · Guest Musicians / Choral Scholars	3,033.99	2,000.00	600.00	2,000.00
543201 - Substitute Keyboardists	250.00	600.00	150.00	600.00
543300 · Sheet Music	174.19	500.00	256.47	500.00
543400 · Instrument Maintenance				
543401 · Organ	1,372.00	1,072.00	-	1,072.00
543402 · Piano	270.00	580.00	135.00	580.00
Total 543400 · Instrument Maintenance	<u>1,642.00</u>	<u>1,652.00</u>	<u>135.00</u>	<u>1,652.00</u>
Total 543000 · Music	<u>5,100.18</u>	<u>4,752.00</u>	<u>1,141.47</u>	<u>4,752.00</u>
544000 - Religious Education				
544200 · Supplies	394.09	600.00	288.26	600.00
544300 - Guest at Your Table	170.00	-	-	-
544400 - UNICEF	-	-	-	-
544500 · Ski Trip	-	-	-	-
544700 · Curriculum	253.90	400.00	125.00	400.00
544800 · Religious Education - Other				
544802 · Training	92.53	300.00	20.36	300.00
544803 · RE Staff Recruitment	-	100.00	-	100.00
544804 · RE Staff Security Checks	15.60	40.00	7.80	40.00
544805 · RE Classroom Refurbishment	-	100.00	-	100.00
544806 - Sleeping Out In Boxes	1,850.00	-	1,178.79	1,178.79
Total 544800 · Religious Education - Other	<u>1,958.13</u>	<u>540.00</u>	<u>1,206.95</u>	<u>1,718.79</u>
Total 544000 · Religious Education	<u>2,776.12</u>	<u>1,540.00</u>	<u>1,620.21</u>	<u>2,718.79</u>
545000 · Worship				
545100 · Guest Speakers				
545101 - Guest Speakers	1,650.00	2,000.00	1,178.33	2,000.00
545102 - Guest Speakers - Mileage		400.00	50.00	400.00
Total 545100 - Guest Speakers		<u>2,400.00</u>	<u>1,228.33</u>	<u>2,400.00</u>
545200 · Flowers & Candles	323.76	500.00	251.33	500.00
545201 - Hymnals	655.00	-	324.00	324.00
545300 · Recording Expense				
545400 - Summer Music	1,350.00	2,000.00	1,575.00	1,575.00

	14-15 Yr-End Actual 06.30.2015	Approved Budget 2015-2016	Actual 12.31.2015	Budget Review 12.31.2015
Total 545000 · Worship	<u>3,978.76</u>	<u>4,900.00</u>	<u>3,378.66</u>	<u>4,799.00</u>
Spiritual Life Other	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total 540000 · Spiritual Life Expenses	<u>24,207.15</u>	<u>16,192.00</u>	<u>10,078.66</u>	<u>16,208.11</u>
550000 · Compensation				
551000 · DRE				
551100 · Salary/Wages	16,848.00	17,016.48	9,071.84	19,045.44
Consultant	-	-	-	-
551200 · Pension	-			1,355.00
551300 · Insurance	-	-	-	-
551400 · Professional Development	175.00	1,000.00	-	1,000.00
551500 · FICA	1,288.88	1,307.76	693.99	1,456.98
551700 - Health Reimbursement	-	-	-	-
Total 551000 · DRE	<u>18,311.88</u>	<u>19,324.24</u>	<u>9,765.83</u>	<u>22,857.42</u>
552000 · Minister				
552100 · Salary/Wages	63,800.00		39,000.00	68,400.00
552200 · Pension	7,700.00		4,200.00	8,400.00
552300 · Insurance	12,553.50	15,142.77	6,646.08	15,142.77
552400 · Professional Development	1,753.01			
552402 - Prof Dev. Cathy	4,287.18		4,484.76	5,880.00
552403 - Prof Dev. Heather	6,643.66		2,773.72	5,880.00
Total 552400 - Professional Development	<u>12,683.85</u>		<u>7,258.48</u>	<u>11,760.00</u>
552500 · FICA	5,890.50		3,748.50	6,426.00
552600 · Housing Allowance	15,625.00		10,000.00	15,600.00
552700 - Health Reimbursement	-			
522800 - Per Diem Living Expenses	4,947.45			
Total 552000 · Minister	<u>123,200.30</u>	<u>125,728.77</u>	<u>70,853.06</u>	<u>125,728.77</u>
553000 · Building Staff				
553100 · Salary/Wages				
553101 · Sunday Sexton	2,907.50	3,140.00	1,771.00	3,140.00
553102 · Custodian	3,857.50	4,830.00	2,622.00	4,830.00
553103 · Sexton	16,632.00	16,380.00	6,415.50	16,380.00
553104 · Evening Attendant	-			

	14-15 Yr-End Actual	Approved Budget	Actual	Budget Review
	06.30.2015	2015-2016	12.31.2015	12.31.2015
Total 553100 · Salary/Wages	23,397.00	24,350.00	10,808.50	24,350.00
553500 · FICA	1,827.71	1,862.78	1,095.00	1,862.78
Total 553000 · Building Staff	<u>25,224.71</u>	<u>26,212.78</u>	<u>11,903.50</u>	<u>26,212.78</u>
554000 · Music Staff				
554100 · Salary/Wages				
554101 · Music Director	19,957.34	18,765.00	3,637.84	9,665.00
554102 · Acting Accompanist			3,085.63	9,100.00
554103 · RE Music Director				
554104 · Section Leads			1,230.00	1,230.00
Total 554100 · Salary/Wages	<u>19,957.34</u>	<u>18,765.00</u>	<u>7,953.47</u>	<u>19,995.00</u>
554400 - Professional Development	603.29	500.00	152.00	500.00
554500 · FICA	1,316.47	1,435.52	596.98	1,435.52
Total 554000 · Music Staff	<u>21,877.10</u>	<u>20,700.52</u>	<u>8,702.45</u>	<u>21,930.52</u>
555000 · Business Manager				
555100 · Salary/Wages	34,297.85	28,991.04	12,221.28	19,056.00
555200 · Pension	3,575.01	2,870.40	1,297.73	1,297.73
555300 · Insurance	6,897.66	7,094.00	3,652.74	3,652.74
555500 · FICA	2,626.85	2,217.81	936.46	1,457.78
555700 - Health Reimbursement	2,192.40	2,182.04	1,147.20	1,147.20
Total 555000 · Business Manager	<u>49,589.77</u>	<u>43,355.29</u>	<u>19,255.41</u>	<u>26,611.45</u>
556000 · Administrative Assistant				
556100 · Salary/Wages	9,288.65	13,338.00	8,570.67	19,571.28
556200 · Pension				660.00
556500 · FICA	713.68	1,020.36	655.65	1,497.20
Total 556000 · Administrative Assistant	<u>10,002.33</u>	<u>14,358.36</u>	<u>9,226.32</u>	<u>21,728.48</u>
557000 · Religious Education				
557100 · Paid RE Staff				
557101 · Nursery & Child Care	4,160.00	4,900.00	2,340.25	4,900.00
557103 · Youth Advisor	4,501.90	4,501.90	1,254.45	4,501.90
Total 557100 · Paid RE Staff	<u>8,661.90</u>	<u>9,401.90</u>	<u>3,594.70</u>	<u>9,401.90</u>
557105 · Paid RE Staff FICA	677.94	719.25	286.37	719.25
Total 557000 · Paid RE Staff	<u>9,339.84</u>	<u>10,121.15</u>	<u>3,881.07</u>	<u>10,121.15</u>

	14-15 Yr-End Actual 06.30.2015	Approved Budget 2015-2016	Actual 12.31.2015	Budget Review 12.31.2015
Total 550000 - Compensation	257,545.93	259,801.11	133,587.64	255,190.57
590000 - Other Expense	-	-	-	-
591000 - Search Expenses	-	-	-	-
591001 - Installation Expenses	6,817.62	-	-	-
Total 590000 - Other Expenses	6,817.62	-	-	-
Total Expense	400,620.31	374,046.11	208,539.74	386,715.95
Net Ordinary Income	-	253.89	49,834.64	(3,634.67)