

Nerdy Girl Inc — May 2026 Expense Summary

Combined review of two funding sources · Michelle (Spruce ****0691) + Sonny (Venmo @lynn-harle) · Prepared June 15, 2026

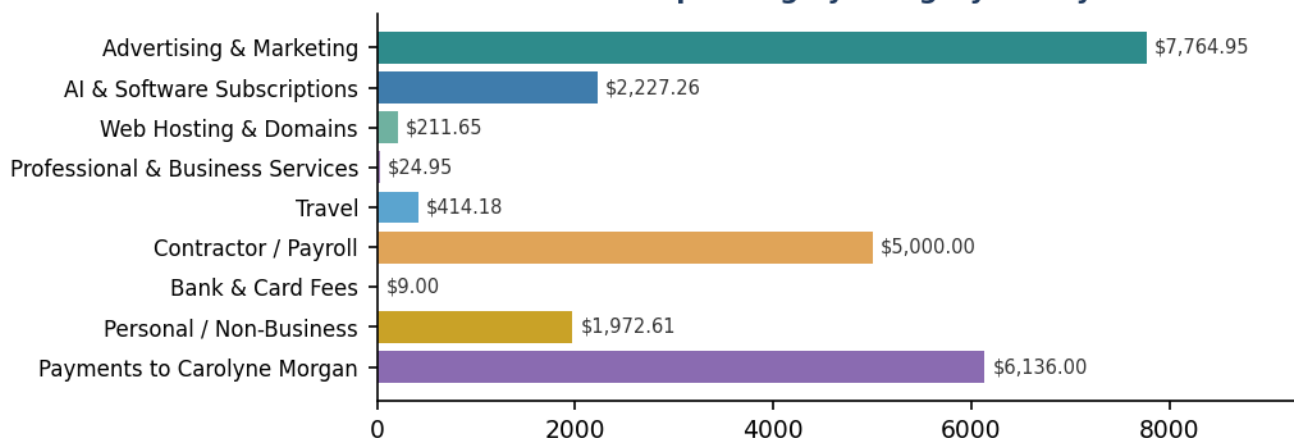
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|--------------------|--------------------|-------------------|---------------------|
| TOTAL MONEY OUT | BUSINESS EXPENSES | PERSONAL | TRANSFERS (FUNDING) |
| \$23,760.60 | \$15,651.99 | \$1,972.61 | \$6,136.00 |

May at a glance

Across both accounts, Nerdy Girl Inc had **\$23,760.60** of money out in May 2026 — **\$15,651.99** in business expenses, **\$1,972.61** personal, and **\$6,136.00** in funding transfers from Sonny to the owner (Carolyn Morgan = Michelle). Business spending was led by advertising and AI/software tools, with **\$5,000.00** of payroll (Carolyn \$3,500.00 + Maria Dirks \$1,500.00).

| Source | Business | Personal | Transfers | Total |
|----------------------------|--------------------|-------------------|-------------------|--------------------|
| Michelle — Spruce ****0691 | \$9,130.64 | \$1,802.47 | \$0.00 | \$10,933.11 |
| Sonny — Venmo @lynn-harle | \$6,521.35 | \$170.14 | \$6,136.00 | \$12,827.49 |
| Combined | \$15,651.99 | \$1,972.61 | \$6,136.00 | \$23,760.60 |

Combined spending by category — May 2026



Funding & reimbursement — what Sonny covered vs. what Michelle fronted

Sonny sent Carolyn/Michelle **\$9,636.00** through Venmo in May: **\$6,136.00** as account **funding (transfers)** and **\$3,500.00** as payroll. Michelle's Spruce account paid out **\$9,130.64** of business expenses. Every non-Sonny deposit into Spruce was the owner's outside earned money (not business income), so any business spending beyond Sonny's funding was paid out of pocket by the owner.

Business expenses not reimbursed by Sonny (owner out-of-pocket)

Spruce business \$9,130.64 – Sonny funding transfers \$6,136.00

\$2,994.64

Sonny's transfers covered about **67%** of business spending. The remaining **\$2,994.64** should be recorded as an owner capital contribution (or a reimbursement owed back to the owner).

Notes & assumptions

- **Carolyn Morgan = Michelle (owner)**. Venmo payments to Carolyn are money to the owner; split into funding transfers vs. payroll per your guidance.
- **Payroll \$5,000**: \$2,500 + \$1,000 to Carolyn (incl. the line memo'd "■■■", recorded as payroll per your instruction) and \$1 + \$1,499 to Maria Dirks. David Morgan's \$250 (memo "microsoft") is recorded under AI & Software.
- **Transfers excluded from business totals** to avoid double-counting, since they fund the Spruce account whose spending is already itemized.
- **Reconciliation**: Spruce \$10,933.11 + Venmo \$12,827.49 = \$23,760.60, tying to both statements' money-out. This is a bookkeeping summary, not tax advice.