

Recommended Percentages

These recommended percentages are just guidelines. Your income will affect the percentages. For example, if you have a low income, your necessities will be a higher percentage. If you have a high income, the savings should be higher. The main thing to look for is if there is one category that is way out of line. You may need to adjust if that is the case. I recommend using this sheet to check yourself every 3 months or so.

<u>Category</u>	<u>Actual %</u>	<u>Recommended %</u>
GIVING	_____	10-15%
FOOD	_____	5-15%
UTILITIES	_____	5-10%
HOUSING	_____	25-35%
TRANSPORTATION	_____	10-15%
MEDICAL	_____	5-10%
CLOTHING	_____	2-7%
PERSONAL	_____	5-10%
SAVING	_____	5-15%
DEBTS*	_____	5-10%

*Of course, we'd prefer it be 0%