

## GUIDELINE PERCENTAGES OF SPENDABLE INCOME\*

SAVINGS	5 %
HOUSING	28 %
UTILITIES	8 %
FOOD	12 %
TRANSPORTATION	14 %
INSURANCE	5 %
MEDICAL/HEALTH	4 %
CLOTHING	5 %
PERSONAL	9 %
ENTERTAINMENT	5 %
DEBT	5 %
TOTAL	100%

\*Spendable income is gross income less taxes and tithes/contributions

**NOTE:** These percentages are only guidelines, based on a total household spendable income ranging from \$0 to \$4000 per month. Generally, higher household spendable income will result in a lower percentages for housing, food, transportation, and debt; and higher percentages for entertainment, personal, and savings.

It should be your goal to minimize the debt percentage and the maximize the saving percentage.