



Budget Percentage Guidelines

Categories are numbered by order of priority. For example, don't budget #10 "personal" until items #1-9 are funded. If your income is high, a lower percentage of your money will go toward the priority items and more will go toward giving, saving and lifestyle. Conversely, the lower your income the higher percentage of your income will go toward the priority items

<u>ITEM</u>	<u>ACTUAL %</u>	<u>RECOMMENDED %</u>
1. CHARITABLE GIFTS	_____	10-15%
2. SAVINGS	_____	5-10%
 <u>PRIORITIES</u>		
3. HOUSING	_____	25-35%
4. UTILITIES	_____	5-10%
5. FOOD	_____	5-15%
6. CLOTHING	_____	2-7%
 <u>IF ANY LEFT OVER</u>		
7. TRANSPORTATION	_____	10-15%
8. MEDICAL/HEALTH	_____	5-10%
9. DEBTS	_____	5-10%
10. PERSONAL	_____	5-10%
11. RECREATION	_____	5-10%