



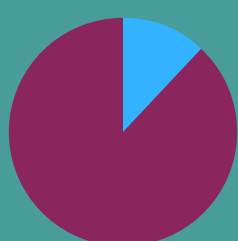
HOW MUCH SHOULD I BUDGET?

Use these percentages as guidelines when creating your budget.



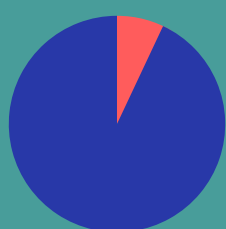
HOUSING 25-35%

Mortgage, Rent, Property Taxes, Repairs, Maintenance, Association Dues, etc.



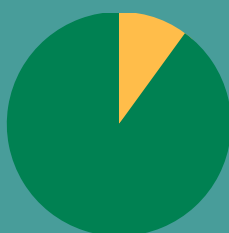
SAVINGS 10-15%

Emergency Fund, Retirement Fund, College Savings, Sinking Funds, etc.



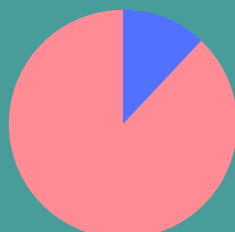
UTILITIES 5-10%

Electricity, Gas, Water, Trash, Phone, Cable, Internet, etc.



FOOD 5-15%

Groceries, Restaurants, etc.



TRANSPORTATION 10-15%

Gas, Oil, Tolls, Repairs, Tires, Taxes, Registration, Car Replacement, etc.



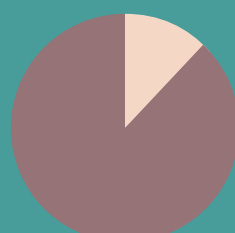
MEDICAL/HEALTH 5-10%

Medicine, Doctor, Dentist, Optometrist, Vitamins, etc.



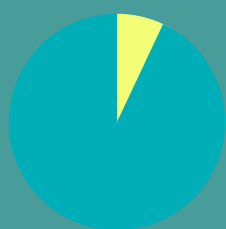
INSURANCE 10-25%

Life, Health, Auto, Homeowners, Renters, Disability, ID Theft, Long-Term Care, etc.



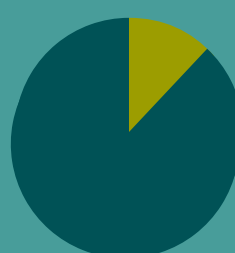
PERSONAL 10-15%

Child Care, Cosmetics, Education, Child Support, Subscriptions, Gifts, Pocket Money, Pet Supplies, Music/Technology, Miscellaneous, etc.



RECREATION 5-10%

Movies, Entertainment, Vacation, etc.



GIVING 10-15%

Tithe, Charities, Random Acts of Kindness, etc.