

## Recommended Percentages

We have used a compilation of several sources and our own experiences to derive these suggested percentage guidelines. However, these are only recommended percentages and will change dramatically if you have a very high or very low income. For instance, if you have a very low income, your necessities percentages will be high. If you have a high income your necessities will be a lower percentage of income and hopefully savings (not debt) will be higher than recommended. Keep in mind that these are only 'recommended' percentages.

<u>ITEM</u>	<u>ACTUAL %</u>	<u>RECOMMENDED %</u>
CHARITABLE GIFTS	_____	10-15%
SAVING	_____	5-10%
HOUSING	_____	25 -35%
UTILITIES	_____	5-10%
FOOD	_____	5-15%
TRANSPORTATION	_____	10-15%
CLOTHING	_____	2-7%
MEDICAL/HEALTH	_____	5-10%
PERSONAL	_____	5-10%
RECREATION	_____	5-10%
DEBTS	_____	5-10%