

INFORMATION

PERCENTAGE GUIDE FOR FAMILY INCOME (Family of Two—Married Couple)

Gross Household Income	15,000 ^{or less}	25,000	35,000	45,000	55,000	65,000	115,000
1. Tithe	10%	10%	10%	10%	10%	10%	10%
2. Taxes ¹	6.4%	15.2%	19%	21.2%	22.5%	24.7%	30%
Net Spendable percentages below add to 100%							
NET SPENDABLE INCOME	12,540	18,700	24,850	30,960	37,125	42,445	69,000
3. Housing	40%	36%	32%	30%	30%	30%	29%
4. Food	15%	12%	13%	12%	11%	11%	11%
5. Auto	15%	12%	13%	14%	14%	13%	13%
6. Insurance	5%	5%	5%	5%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	6%	6%	7%	7%	7%	8%
9. Clothing	4%	5%	5%	6%	6%	7%	7%
10. Savings	4%	5%	5%	5%	5%	5%	5%
11. Medical/Dental	4%	4%	4%	4%	4%	4%	4%
12. Miscellaneous	5%	5%	7%	7%	8%	8%	8%
13. Investments ²	—	5%	5%	5%	5%	5%	5%
If you have this expense below, the percentage shown must be deducted from other budget categories.							
14. School/Child Care ³	—	—	—	—	—	—	—
15. Unallocated Surplus Income ⁴	—	—	—	—	—	—	—

¹ Guideline percentages for tax category include taxes for Social Security, federal, and a small estimated amount for state, based on 2003 rates.

² This category is used for long-term investment planning, such as college education or retirement.

³ This category is added as a guide only. If you have this expense, the percentage shown must be deducted from other budget categories.

⁴ This category is used when surplus income is received. This would be kept in the checking account to be used within a few weeks; otherwise, it should be transferred to an allocated category.

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