

06

RECOMMENDED PERCENTAGES

How much of your income should be spent on housing, giving, food, etc.? Through experience and research, we recommend the following percentages. However, you should remember that these are only *recommended* percentages. If you have an unusually high or low income, then these numbers could change dramatically. For example, if you have a high income, the percentage that is spent on food will be much lower than someone who earns half of that.

If you find that you spend much more in one category than we recommend, however, it may be necessary to adjust your lifestyle in that area in order to enjoy more freedom and flexibility across the board.

<i>Item</i>	<i>Actual %</i>	<i>Recommended %</i>
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%