

Instructions:
 1. Find the family situation that most closely represents your family (i.e. Married with 4 children, Single with no children, etc.)
 2. Find the gross income level that most closely represents your family (i.e. \$25,000 to \$125,000).
 3. These values are current actual monthly Federal, Social Security, Medicare, State, and Local Income Tax Taxes.

Suggested Percentage Guidelines For Family Income

Married with Children

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	65,000	85,000	125,000
1. Tax/Giving	15%	15%	15%	15%	15%	15%	15%
2. Total Taxes	Use Current Monthly Taxes						

Net Spendable Income (Gross Income - Total Taxes)	Total Taxes percentages below add to 100%						
3. Housing	25%	25%	25%	25%	25%	25%	25%
4. Food	15%	15%	14%	14%	14%	14%	14%
5. Transportation	14%	14%	12%	12%	11%	11%	11%
6. Insurance	5%	5%	5%	5%	5%	5%	5%
7. Debt	5%	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	4%	4%	5%	5%	5%	5%
9. Clothing	5%	5%	6%	6%	7%	7%	7%
10. Savings	4%	4%	5%	5%	5%	5%	5%
11. Health & Wellness	8%	7%	7%	7%	7%	7%	7%
12. Miscellaneous	3%	3%	5%	5%	5%	5%	5%
13. Investments	0%	0%	3%	3%	4%	4%	4%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages						

Suggested Percentage Guidelines For Family Income

Married with Children

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1. Tax/Giving	15%	15%	15%	15%	15%	15%	15%
2. Total Taxes	Use Current Monthly Taxes						

Net Spendable Income (Gross Income - Total Taxes)	Total Taxes percentages below add to 100%						
3. Housing	30%	30%	30%	30%	30%	30%	30%
4. Food	15%	12%	12%	12%	11%	11%	11%
5. Transportation	15%	12%	12%	14%	13%	13%	13%
6. Insurance	5%	5%	5%	5%	5%	5%	5%
7. Debt	5%	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	5%	5%	7%	7%	8%	8%
9. Clothing	4%	5%	5%	6%	7%	7%	7%
10. Savings	5%	5%	5%	5%	5%	5%	5%
11. Health & Wellness	5%	6%	6%	6%	6%	6%	6%
12. Miscellaneous	4%	4%	6%	6%	7%	7%	7%
13. Investments	0%	0%	5%	5%	5%	5%	5%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages						

Suggested Percentage Guidelines For Family Income

Married with Children

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	65,000	85,000	125,000
1. Tax/Giving	15%	15%	15%	15%	15%	15%	15%
2. Total Taxes	Use Current Monthly Taxes						

Net Spendable Income (Gross Income - Total Taxes)	Total Taxes percentages below add to 100%						
3. Housing	40%	35%	34%	32%	31%	30%	30%
4. Food	15%	14%	13%	12%	11%	11%	11%
5. Transportation	15%	14%	14%	13%	13%	13%	13%
6. Insurance	5%	5%	5%	5%	5%	5%	5%
7. Debt	5%	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	4%	4%	5%	5%	5%	5%
9. Clothing	4%	4%	5%	6%	6%	7%	7%
10. Savings	4%	4%	4%	5%	5%	5%	5%
11. Health & Wellness	6%	6%	6%	6%	6%	6%	6%
12. Miscellaneous	3%	4%	5%	6%	7%	7%	7%
13. Investments	0%	4%	5%	5%	5%	5%	5%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages						

Suggested Percentage Guidelines For Individual Income

Married with Children

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	65,000	85,000	125,000
1. Tax/Giving	15%	15%	15%	15%	15%	15%	15%
2. Total Taxes	Use Current Monthly Taxes						

Net Spendable Income (Gross Income - Total Taxes)	Total Taxes percentages below add to 100%						
3. Housing	40%	35%	35%	34%	34%	34%	34%
4. Food	15%	14%	14%	13%	13%	13%	13%
5. Transportation	15%	14%	14%	13%	13%	13%	13%
6. Insurance	5%	5%	4%	4%	5%	5%	5%
7. Debt	5%	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	4%	4%	5%	5%	5%	5%
9. Clothing	5%	5%	5%	6%	7%	7%	7%
10. Savings	5%	5%	5%	5%	5%	5%	5%
11. Health & Wellness	6%	7%	6%	6%	6%	6%	6%
12. Miscellaneous	3%	4%	4%	6%	6%	6%	6%
13. Investments	0%	0%	0%	0%	0%	0%	0%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages						

Suggested Percentage Guidelines For Individual Income

Married with Children

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	65,000	85,000	125,000
1. Tax/Giving	15%	15%	15%	15%	15%	15%	15%
2. Total Taxes	Use Current Monthly Taxes						

Net Spendable Income (Gross Income - Total Taxes)	Total Taxes percentages below add to 100%						
3. Housing	40%	35%	35%	34%	32%	32%	32%
4. Food	6%	6%	7%	7%	7%	7%	7%
5. Transportation	15%	15%	14%	14%	13%	13%	13%
6. Insurance	4%	4%	4%	5%	5%	5%	5%
7. Debt	5%	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	6%	6%	7%	7%	8%	8%	8%
9. Clothing	5%	6%	6%	7%	8%	8%	8%
10. Savings	5%	5%	5%	5%	5%	5%	5%
11. Health & Wellness	6%	5%	5%	5%	4%	4%	4%
12. Miscellaneous	5%	6%	6%	6%	7%	7%	7%
13. Investments	0%	0%	0%	0%	0%	0%	0%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages						

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1. Tax/Giving	15%	15%	15%	15%	15%	15%	15%
2. Total Taxes	Use Current Monthly Taxes						

Net Spendable Income (Gross Income - Total Taxes)	Total Taxes percentages below add to 100%						
3. Housing	25%	24%	23%	22%	21%	20%	20%
4. Food	6%	6%	6%	7%	7%	7%	7%
5. Transportation	20%	19%	18%	16%	15%	15%	15%
6. Insurance	4%	4%	4%	5%	5%	5%	5%
7. Debt	5%	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	9%	9%	9%	9%	10%	10%	10%
9. Clothing	7%	7%	7%	7%	7%	7%	7%
10. Savings	8%	8%	9%	10%	10%	10%	10%
11. Health & Wellness	6%	6%	6%	6%	6%	6%	6%
12. Miscellaneous	5%	6%	6%	7%	7%	7%	7%
13. Investments	5%	6%	7%	7%	8%	8%	8%
Total Net Spendable Income	100%	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages						