

## RECOMMENDED PERCENTAGES OF INCOME

ITEM	ACTUAL	RECOMMENDED %
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 %