

		BUDGETED INCOME				
MONTH	→					
GROSS INCOME		→				
Charitable Giving*						
Pre-Tax Savings						
Tax*						
NET SPENDABLE						
Savings*	(5-10%)					
Housing*	(35-45%)					
Food*	(5-15%)					
Auto*	(10-15%)					
Clothing	(4-5%)					
Medical/Health	(4-5%)					
Life Insurance	(2-5%)					
Personal	(5-10%)					
Entertainment/Recreation	(5-10%)					
Debts	(0-5%)					
Other						
Other						