



Recommended Percentages

Sheet 6

cash flow planning

I have used a compilation of several sources and my own experience to derive the suggested percentage guidelines. However, these are only recommended percentages and will change dramatically if you have a very high or very low income. For instance, if you have a very low income, your necessities percentages will be high. If you have a high income your necessities will be a lower percentage of income and hopefully savings (not debt) will be higher than recommended.

<u>ITEM</u>	<u>ACTUAL %</u>	<u>RECOMMENDED %</u>
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%

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