

SUGGESTED BUDGET PERCENTAGES ACCORDING TO BUDGET CATEGORIES

In order for a budget to actually work and benefit your family, it has to be tailored to your unique lifestyle and situation. I have included two resources that give realistic suggestions on how to begin your budgeting process by category.

The first suggestion source is *The Total Money Makeover* by Dave Ramsey. The second suggested source is *Money Matters* by Larry Burkett.

	TOTAL MONEY MAKEOVER	MONEY MATTERS	YOU
Charitable Gifts	10-15%	10%	
Savings	5-10%	10%	
Housing	23-35%	32%	
Utilities	5-10%	(Included in housing)	
Food	5-15%	13%	
Transportation	10-15%	13%	
Clothing	2-7%	5%	
Medical/Health	5-10%	4%	
Personal	5-10%	13%	
Recreation	5-10%	6%	
Debt	5-10%	5%	

