

Form #4: Percentage Guidelines (these are ROUGH estimates)¹

(Note: Categories match Form #1)

							<u>Your Numbers:</u>			
							<u>Actual</u>		<u>Guideline</u>	
							<u>Amount</u>	<u>%</u>	<u>Amount</u>	<u>%</u>
5. Net Spendable Income (NSI)	<u>\$2,500</u>	<u>\$3,333</u>	<u>\$4,166</u>	<u>\$6,250</u>	<u>\$8,333</u>	<u>\$12,500</u>	<input type="text"/>	100%	<input type="text"/>	100%
(NSI on annual basis)	\$30,000	\$40,000	\$50,000	\$75,000	\$100,000	\$150,000				
6. Savings/Investment	2%	5%	8%	9%	11%	15%	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
8. Housing	38%	34%	31%	30%	29%	25%	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
9. Food/Grocery	15%	14%	13%	12%	11%	10%	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
10. Autos/Transportaion	15%	14%	13%	12%	11%	10%	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
11. Insurance	4%	5%	5%	5%	5%	5%	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
12. Debt Payments	5%	5%	5%	5%	5%	5%	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
13. Entertainment/Recreation	3%	4%	5%	7%	8%	10%	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
14. Clothing	4%	5%	5%	5%	5%	5%	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
15. Medical (unreimbursable)	5%	5%	5%	5%	5%	5%	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
16. School/Childcare	6%	5%	5%	5%	5%	5%	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
17. Miscellaneous	<u>3%</u>	<u>4%</u>	<u>5%</u>	<u>5%</u>	<u>5%</u>	<u>5%</u>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total	<u>100%</u>	<u>100%</u>	<u>100%</u>	<u>100%</u>	<u>100%</u>	<u>100%</u>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<u>100%</u>

¹ This percentage guide is based upon a married couple with two children. Percentages can be flexed a bit if you are single, have roommates or if you are a single parent. The main thing is that the percentages MUST add up to 100%. When schooling/childcare is no longer needed, spread those amounts to other categories, especially Savings/Investment.

² Actual dollar amounts come from Form #1: Actual/Desired Amounts per Month

³ To obtain percentage, divide amount by your Net Spendable Income

⁴ If you are OVER spending, this may add up to more than 100%

⁵ Enter the NSI from the left side that most closely matches your actual NSI.

⁶ Enter applicable percentages under NSI on left side for NSI put in the Guideline amount in box #5

⁷ Multiply guideline percentages times your **ACTUAL** NSI (not Guideline NSI) to get guideline amounts for your actual income level