

Start with net pay after taxes.

**SAVE**  
*greater than 20%*



- Emergency Fund
- Long-term Savings
- Retirement
- Upcoming expense - ie: new car

**BASIC EXPENSES**  
*less than 50%*



- Mortgage / Rent & Utilities
- Insurance & Medical Costs
- Food
- Auto related expenses (not loan)
- Clothing

**GIVE**  
*10%*



- Non-profit organizations
- Items purchased to support causes
- Random acts of kindness

**FUN SPENDING**  
*~ 20%*



- Entertainment
- Eating Out
- Vacation
- Spending Money
- Memberships

**DEBT**  
*0%*



- Ultimate Goal is ZERO
- Until then, other categories suffer