

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