



## **Recommended monthly budget percentages**

**Dave Ramsey / Credit Counseling Advice / Consumer C.C.A.**

Charitable Giving	10-15%	4%	
Housing	25-35%	24%	20-30%
Utilities	5-10%	4-7%	
Food	5-15%	14%	15-20%
Transportation	10-15%	17%	6-20%
Medical	5-10%	6%	2-8%
Clothing	2-7%	6%	2-4%
Invest/Savings	5-10%	13%	5-10%
Debt Payments	5-10%	13%	15-20%
Personal/Rec	5-10%	5%	5-10%

**There is an online calculator that can help you figure out your personal numbers based on your income – check it out:**

<http://www.greenpath.com/tools-and-tips/calculators/budget-percent.htm>

As with all budgets you will need to figure out what works for you and your personal/financial goals. These recommendations are given to help give guidance and direction – you should continue to educate yourself on personal finances and seek professional help if you are in dire need of help. A few great and reliable places to start include:

<http://kiplinger.com/>

<http://www.smartmoney.com/>

<http://www.forbes.com/>

<http://www.daveramsey.com/>