

What's Going Out of Your Checkbook? (Your Expenses)

Expense Category	Current Amount	% of Gross Income	Guideline Spending %	Category	Projected Amount
Tithes / Offerings / Charitable Donations			10–15%		
Taxes & Social Security			15–30%		
Savings & Pensions			5-10%		
Food			10–20%		
Groceries					
Restaurants					
Housing & Utilities			25–40%		
Rent / Mortgage					
Home / Rental Insurance					
Property Taxes					
Telephone					
Gas / Electricity					
Water / Sewage					
Cell Phone / Pager					
Cable / Internet					
Household Operations					

Transportation			15–20%		
Car Payment					
Car Insurance					
Gas / Maintenance					
Medical / Healthcare			5–15%		
Medical / Dental					
Medical Insurance					
Education & Child Care			2–10%		
Education & Supplies					
Child Care					
Child Support					
Life Insurance			5–8%		
Personal Care			2–6%		
Clothing / Footwear					
Hair / Personal Care					
Cleaning / Laundry					
Gifts					
Entertainment & Recreation			2–5%		

Entertainment					
Recreation					
Hobbies					
Debt			4-14%		
Unsecured Loans / Credit Cards					
Secured Loans					
Miscellaneous			3-5%		
Pet Care					
Alimony					
Equipment					
Other					