

| CAT no. | Suggested Guideline Percentages for Net Spendable Income | | Example |
|---------|--|----------|---------|
| 3 | Housing | 5 - 40% | 34% |
| 4 | Food | 6 - 11% | 12% |
| 5 | Transportation | 12 - 18% | 14% |
| 6 | Insurance | 5 - 12% | 8% |
| 7 | Debt | 0 - 8% | 5% |
| 8 | Entertainment/Recreation | 2 - 11% | 3% |
| 9 | Clothing | 3 - 7% | 3% |
| 10 | Savings | 3- 10% | 5% |
| 11 | Health Care | 4 - 8% | 4% |
| 12 | Miscellaneous | 1 - 6% | 2% |
| 13 | Investments | 0 - 10% | 1% |
| 14 | School/Child Care | 0 - 30% | 9% |
| | Maximum Total | 100% | 100% |

Budget Analysis Form

| Category | | Current | Guideline Amount | Comparison/ Difference | New Monthly Budget |
|-----------------------------------|--------------------------|---------|--------------------|------------------------|--------------------|
| Gross Income Per Month | | | | | |
| 1 | Tithe | | | | |
| 2 | Tax | | From 1040s and W-2 | | |
| Net Spendable Income (NSI) | | | | | |
| 3 | Housing | | | | |
| 4 | Food | | | | |
| 5 | Transportation | | | | |
| 6 | Insurance | | | | |
| 7 | Debt | | | | |
| 8 | Entertainment/Recreation | | | | |
| 9 | Clothing | | | | |
| 10 | Savings | | | | |
| 11 | Health Care | | | | |
| 12 | Miscellaneous | | | | |
| 13 | Investments | | | | |
| 14 | School/Child Care | | | | |
| Total | | | | | |