

RECOMMENDED PERCENTAGES

Use this form with your accountability partner to agree on the correct percentage of your income that should go toward each category. Write down where you currently are in the first column, and where you want to be in the middle column. The last column lists the percentages we recommend for each category. These are only recommended percentages and will change dramatically if you have a very high or very low income. For instance, if you have a very low income, your necessities percentages will be high. If you have a high income your necessities will be a lower percentage of income and hopefully savings (not debt) will be higher than recommended.

| ITEM | CURRENT% | PLANNED % | RECOMMENDED % |
|-------------------------|-----------------|------------------|----------------------|
| CHARITABLE GIFTS | _____ | _____ | 10-15% |
| SAVING | _____ | _____ | 5-10% |
| HOUSING | _____ | _____ | 25-35% |
| UTILITIES | _____ | _____ | 5-10% |
| FOOD | _____ | _____ | 5-15% |
| TRANSPORTATION | _____ | _____ | 10-15% |
| CLOTHING | _____ | _____ | 2-7% |
| MEDICAL/HEALTH | _____ | _____ | 5-10% |
| PERSONAL | _____ | _____ | 5-10% |
| RECREATION | _____ | _____ | 5-10% |
| DEBTS | _____ | _____ | 5-10% |