

Itemization of Expense Categories

SAVINGS: (20% to 50%)

Cash Reserve
Accumulation Goals
Education
Retirement
Investments
Business Interests
Other

TAXES: (0% to 45%)

Income [Federal/State/(FICA) Social Security/Medicare]
Capital Gains
Other

HOUSING : (20% to 27%)

Mortgage (Principle and interest) or Rent
Real Estate Taxes
Insurance(Homeowners/VIP or Umbrella)
Utilities (Electricity/gas/oil/wood/water/sewer)
Telephone(Cell & pagers- see Discretionary)
Furnishings
Maintenance & Repairs
Various Fees
Other

TRANSPORTATION: (0% to 10%)

Vehicle(s) Loans/leases
Insurance
Gas
Oil
Tolls & Parking
Maintenance & Repairs
Public Transportation
Other

HEALTH, MEDICAL: (2% to 10%)

Medical, Dental, Prescriptions (Doctors/Hospitals/Co-pays)
Insurance(Medical/Dental/Disability/Life/LTC)
Other

DONATIONS, GIFTS: (10% to 35%)

Charitable Contributions
Gifts
Other

OTHER COMMITTED: (13% to 35%)

2nd & 3rd Tithes
Food
Clothing/laundry
Personal Care
Dependent Care
Alimony Payments
Other Committed

DISCRETIONARY: (1% to 10%)

Adult/other Education
Charge Account Payments
Other Loan Payments, Fees, Charges
Cell phone(s), Pager(s)
Dining Out
Cable, Newspapers, Magazines
Entertainment
Recreation, Hobbies
Vacation, Travel
Home Improvements
Miscellaneous Purchases
Other

Peace of mind knowing where you stand NOW while becoming financially organized & direction forward

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