

Expense Percentage Guidelines

Below are some guidelines to help you evaluate your major expenses. Actual percentages may vary depending on the cost of housing where you live, the size of your family, and your income.

When you exceed the upper range in a category, this should warn you to carefully evaluate your spending in that category.

Category	Percentage of Income (after giving and taxes)
Housing	25 – 38%
Food	10 – 15%
Transportation	10 – 15%
Insurance	3 – 7%
Debts	0 – 10%
Entertainment/Recreation	4 – 7%
Clothing	4 – 6%
Savings	5 – 10%
Medical/Dental	4 – 8%
Miscellaneous	4 – 8%
School/Child Care	5 – 10%
Investments	0 – 15%