



APPENDIX

SPENDING PLAN GUIDELINES



SUGGESTED PERCENTAGE GUIDELINES FOR FAMILY INCOME (HIGH HOUSING COST AREAS)

Gross Income	45,000	55,000	65,000	85,000	115,000
1. Tithe	10%	10%	10%	10%	10%
2. Taxes	14.8%	17.2%	18.8%	23.5%	26.3%

Net Spendable percentages below add to 100%

Net Spendable Income	33,840	40,040	46,280	56,525	73,255
3. Housing	55%	50%	46%	45%	40%
4. Food	11%	11%	11%	11%	11%
5. Auto	11%	12%	12%	12%	13%
6. Insurance	4%	4%	4%	4%	4%
7. Debts	4%	4%	4%	4%	4%
8. Entrmnt/Rec	3%	4%	5%	5%	5%
9. Clothing	2%	3%	4%	4%	5%
10. Savings	2%	2%	3%	3%	5%
11. Medical/Dental	5%	5%	5%	4%	4%
12. Miscellaneous	3%	4%	4%	4%	5%
13. Investments	0%	1%	2%	4%	4%

Extra Expense --If you have this expense below, the percentage shown must be deducted from other budget categories.

14. School/Child Care	5%	5%	5%	5%	5%
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connect@Copenbargergroup.com | (949) 551-3551

Informational adapted from Crown Financial Ministries resources.

