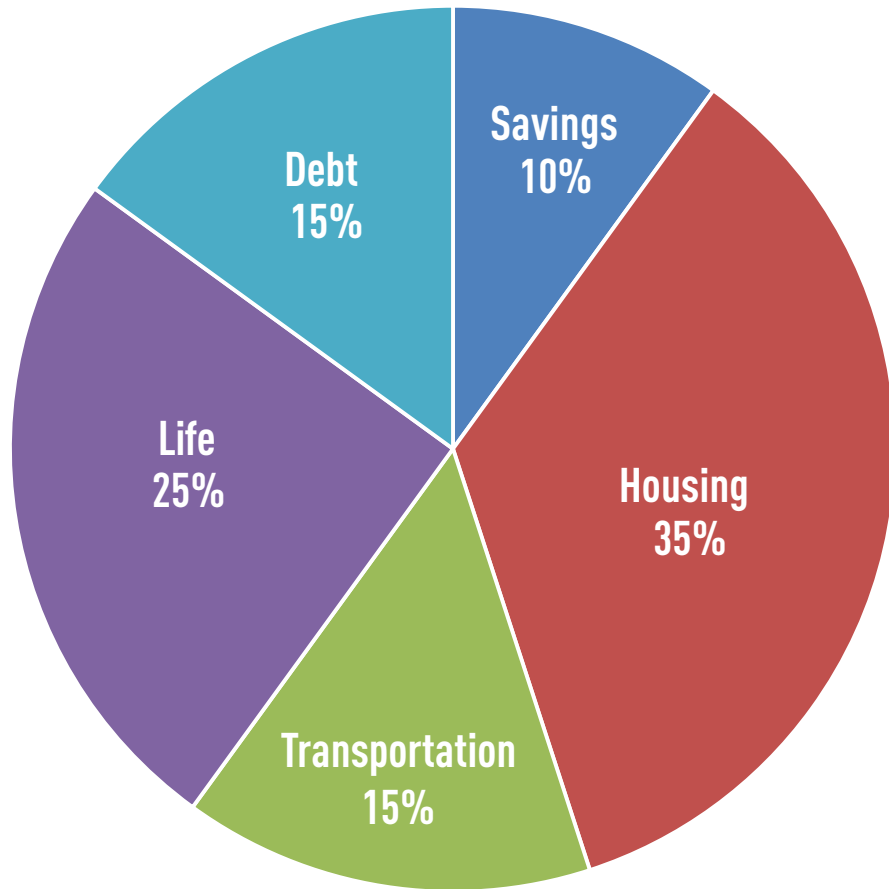


THE IDEAL BUDGET

Recommended Spending Percentage



Savings: After taxes (net pay) for emergencies

Housing: Rent or Mortgage Payment, HOA, Utilities, Insurance, and Maintenance Expenses

Transportation: Car payment, Gasoline, Insurance, Maintenance, and Public Transportation

Life: Food, Medical, Clothing, Gifts, Entertainment, Child Care/Support, and Activities

Debt Repayment: Use this to pay down credit card and other debts