## DUST OFF YOUR FINAL CES

## >> Create Your Own Budget <<

SAVING	10-15%
Emergency Fund	
Other	
	TOTAL
HOUSING	25-35%
First Mortgage/Rent	
Second Mortgage	
Real Estate Taxes	
Repairs/Maint.	
Homeowner/Renter Ins.	
	TOTAL
UTILITIES	5-10%
UTILITIES  Electricity	5-10%
	5-10%
Electricity	5-10%
Electricity Gas	5-10%
Electricity Gas Water	5-10%
Electricity Gas Water Trash	5-10%
Electricity Gas Water Trash Phone/Mobile	5-10%
Electricity Gas Water Trash Phone/Mobile Internet	5-10%
Electricity Gas Water Trash Phone/Mobile Internet Cable	5-10%

FOOD	5-15%
Groceries	
	TOTAL
CLOTHING	2-7%
Adults	
Children	
	TOTAL
TRANSPORTATION	10-15%
Car Payment	
Car Payment	
Gas & Oil	
Repairs & Tires	
Auto Insurance	
	TOTAL
PERSONAL	20 - 35%
Life Insurance	
Health Insurance	
Disability Insurance	
Child Care/Sitter	
Entertainment	
	TOTAL



