

Family Budget

Budget Planning - Estimated Expenses as a Percentage of NET Income*

	Single, no children	Married with children
Housing	25%	25%
Car	6%	7%
Food	9%	12%
Cable TV, phone, cell phone, electricity	5%	6%
Savings/Education Fund	5%	6%
Pension fund	5%	5%
Recreation	10%	5%
Clothing	5%	4%
Charity and gifts	10%	10%
Vacation	5%	2%
Car Insurance	2%	1%
Health/Medical insurance	5%	4%
Renters/Home insurance	1%	1%
Loan repayments	5%	5%
Child Care		5%
Fun Money	2%	2%
Total	100%	100%

* Source: *Key to Personal Financial Planning* - Barron's Business Keys