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rac	ING	Tool
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	0	

Month: \_\_\_\_\_ Year: \_\_\_\_



CATEGORY	INCOME	GIVING	TAXES	SAVE/INVEST	HOUSING	F00D
DATE						
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
15 Day Subtotal	0	0	0	0	0	0
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						
26						
27						
28						
29						
30						
(31)						
30 Day Total	0	0	0	0	0	0

<b>Estimated Plan</b>						
Difference	0.00	0.00	0.00	0.00	0.00	0.00

For easier functionality and viewing, you may want to use *Two Page View* in Adobe.



TRANSPORTATION	CLOTHING	MED./HEALTH	EDUCATION	PERSONAL	ENT./VAC.	DEBT
0	0	0	0	0	0	0
0	0	0	0	0	0	0
					<del>                                     </del>	
					<del>                                     </del>	
0	0	0	0	0	0	0
2.22		1		2.22	1	
0.00	0.00	0.00	0.00	0.00	0.00	0.00

## **SPENDING PERCENTAGE GUIDELINE**

ltem	Recommendation
Giving	10% or more
Saving/Investing	5-15%
Housing	30-40%
Food	5-15%
Transportation	10-15%
Clothing	2-7%
Medical/Health	5-10%
Education/Child Care	2-7%
Personal	5-10%
Entertainment/Vacation	5-10%
Debts	5-10%

The Spending percentage guideline isn't meant to be prescriptive, only to give you an idea of where you may be overspending. If you have unusually high or low income, these numbers could change dramatically.

If you are spending more than the recommended amount for an item, it may be necessary to reduce your spending in that area to enjoy a balanced Spending Plan.