

Percentage Guide for Family of four Income

Also applies to Head of Household families of three

Gross Monthly Income (From all Sources)	25,000	35,000	45,000	55,000	65,000	85,000	115,000
1. Tithe (God)	10%	10%	10%	10%	10%	10%	10%
2. Taxes (Gov't):Income Tax, Social Security + Medicare (add .0765 of gross for Self Employed)	0.10	0.12	0.15	0.16	0.17	0.21	0.23
Taxes for Single with no dependents	0.17	0.18	0.22	0.24	0.26	0.28	0.29
Gross Monthly Income minus (Tithe + Tax) = Net Spendable							
Net Spendable	20,073	27,150	33,885	40,620	47,355	58,611	77,511
3. Housing	38%	36%	32%	30%	30%	30%	29%
4. Food	14%	12%	13%	12%	11%	11%	11%
5. Auto	14%	12%	13%	14%	14%	13%	13%
6. Insurance	5%	5%	5%	5%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%	5%
8. Enter/Recreation	4%	6%	6%	7%	7%	7%	8%
9. Clothing	5%	5%	5%	6%	6%	7%	7%
10. Savings	5%	5%	5%	5%	5%	5%	5%
11. Investments	0%	5%	5%	5%	5%	5%	5%
12. Medical	5%	4%	4%	4%	4%	4%	4%
13. Miscellaneous	5%	5%	7%	7%	8%	8%	8%
	100%	100%	100%	100%	100%	100%	100%

Instructions: Select the income level that is the closest to your gross income. These percentages are for an average family of 4. Categories 1 and 2 are percentages of GROSS monthly income. Categories 3 - 13 are percentages of NET spendable income.

14. School / Child Care	8%	6%	5%	5%	5%	5%	5%
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If you have item # 14, the percentage shown must be deducted from other budget categories.