

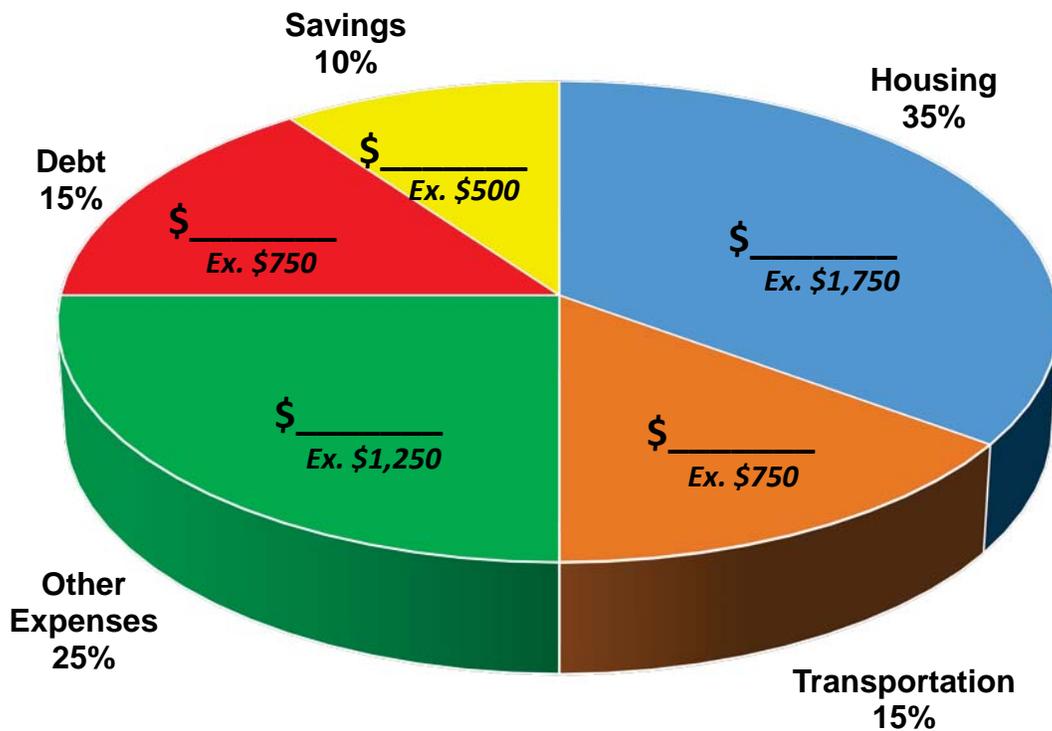


## Your Personal Spending Plan

Calculate your personal spending plan based on the national model.

Example provided is based on a \$5,000 monthly income.

Your Monthly Income: \$ \_\_\_\_\_



### Formula:

Income X National Model Percent = Your spending amount per category.

Example: \$5,000 X 35% = \$1,750 spending on housing

### KEY

- **35% Housing:** mortgage/ rent, home repairs, taxes, utilities, insurance
- **15% Transportation:** car payment, gas, insurance, maintenance, parking/tolls, train/bus fees
- **15% Debt:** student loans, credit cards, personal loans
- **10% Savings:** Investments, retirement accounts, rainy day fund
- **25% Other Expenses:** eating out, vacations, entertainment, clothing