

# INFORMATION

## PERCENTAGE GUIDE FOR FAMILY INCOME (Family of Two—Married Couple)

Gross Household Income	15,000 <sup>or less</sup>	25,000	35,000	45,000	55,000	65,000	115,000
1. Tithe	10%	10%	10%	10%	10%	10%	10%
2. Taxes <sup>1</sup>	6.4%	15.2%	19%	21.2%	22.5%	24.7%	30%
<b>Net Spendable percentages below add to 100%</b>							
<b>NET SPENDABLE INCOME</b>	<b>12,540</b>	<b>18,700</b>	<b>24,850</b>	<b>30,960</b>	<b>37,125</b>	<b>42,445</b>	<b>69,000</b>
3. Housing	40%	36%	32%	30%	30%	30%	29%
4. Food	15%	12%	13%	12%	11%	11%	11%
5. Auto	15%	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. Entertainment/Recreation	3%	6%	6%	7%	7%	7%	8%
9. Clothing	4%	5%	5%	6%	6%	7%	7%
10. Savings	4%	5%	5%	5%	5%	5%	5%
11. Medical/Dental	4%	4%	4%	4%	4%	4%	4%
12. Miscellaneous	5%	5%	7%	7%	8%	8%	8%
13. Investments <sup>2</sup>	—	5%	5%	5%	5%	5%	5%
<b>If you have this expense below, the percentage shown must be deducted from other budget categories.</b>							
14. School/Child Care <sup>3</sup>	—	—	—	—	—	—	—
15. Unallocated Surplus Income <sup>4</sup>	—	—	—	—	—	—	—

<sup>1</sup> Guideline percentages for tax category include taxes for Social Security, federal, and a small estimated amount for state, based on 2003 rates.

<sup>2</sup> This category is used for long-term investment planning, such as college education or retirement.

<sup>3</sup> This category is added as a guide only. If you have this expense, the percentage shown must be deducted from other budget categories.

<sup>4</sup> This category is used when surplus income is received. This would be kept in the checking account to be used within a few weeks; otherwise, it should be transferred to an allocated category.

© Crown Financial Ministries PGI02 4/02



**CROWN FINANCIAL MINISTRIES**

PO Box 2377 • Gainesville GA 30503-2377  
770-534-1000 • www.crown.org

Organizations or resources that may be listed above are not necessarily endorsed by Crown Financial Ministries but are given as possible sources of contact. Make sure any organization you choose provides services and counsel compatible to your convictions and beliefs.