

Recommended Monthly Cash Flow Guidelines

(One-Person Household)

Annual Gross Income	\$30,000		\$45,000		\$60,000	
Monthly Gross Income	\$2,500		\$3,750		\$5,000	
Giving	\$250	10.0%	\$375	10.0%	\$500	10.0%
Saving/Investing	\$250	10.0%	\$412	11.0%	\$600	12.0%
Consumer Debts	\$0	0.0%	\$0	0.0%	\$0	0.0%
Mort/Rent, Taxes, Ins.	\$625	25.0%	\$919	24.5%	\$1,175	23.5%
Maintenance/Utilities	\$150	6.0%	\$206	5.5%	\$250	5.0%
Transportation	\$225	9.0%	\$262	7.0%	\$300	6.0%
Income Taxes	\$405	16.2%	\$652	17.4%	\$915	18.3%
Food	\$250	10.0%	\$319	8.5%	\$350	7.0%
Clothing	\$30	1.2%	\$75	2.0%	\$150	3.0%
Other Household/Personal	\$30	1.2%	\$75	2.0%	\$100	2.0%
Entertainment	\$50	2.0%	\$94	2.5%	\$175	3.5%
Health	\$200	8.0%	\$300	8.0%	\$350	7.0%
Professional Services	\$10	0.4%	\$38	1.0%	\$50	1.0%
Miscellaneous	\$25	1.0%	\$23	0.6%	\$25	0.5%
Discretionary	\$0	0.0%	\$0	0.0%	\$60	1.2%
Total	\$2,500	100.0%	\$3,750	100.0%	\$5,000	100.0%

Recommended Monthly Cash Flow Guidelines

(One-Person Household)

Annual Gross Income	\$75,000		\$90,000		\$105,000	
Monthly Gross Income	\$6,250		\$7,500		\$8,750	
Giving	\$625	10.0%	\$750	10.0%	\$876	10.0%
Saving/Investing	\$813	13.0%	\$1,050	14.0%	\$1,313	15.0%
Consumer Debts	\$0	0.0%	\$0	0.0%	\$0	0.0%
Mort/Rent, Taxes, Ins.	\$1,375	22.0%	\$1,538	20.5%	\$1,706	19.5%
Maintenance/Utilities	\$281	4.5%	\$315	4.2%	\$350	4.0%
Transportation	\$300	4.8%	\$300	4.0%	\$306	3.5%
Income Taxes	\$1,256	20.1%	\$1,610	21.5%	\$1,916	21.9%
Food	\$400	6.4%	\$405	5.4%	\$411	4.7%
Clothing	\$200	3.2%	\$248	3.3%	\$254	2.9%
Other Household/Personal	\$156	2.5%	\$188	2.5%	\$219	2.5%
Entertainment	\$250	4.0%	\$300	4.0%	\$350	4.0%
Health	\$356	5.7%	\$360	4.8%	\$385	4.4%
Professional Services	\$50	0.8%	\$51	0.7%	\$52	0.6%
Miscellaneous	\$25	0.4%	\$25	0.3%	\$26	0.3%
Discretionary	\$163	2.6%	\$360	4.8%	\$586	6.7%
Total	\$6,250	100.0%	\$7,500	100.0%	\$8,750	100.0%

Recommended Monthly Cash Flow Guidelines

(One-Person Household)

Annual Gross Income	\$120,000		\$135,000		\$150,000	
Monthly Gross Income	\$10,000		\$11,250		\$12,500	
Giving	\$1,000	10.0%	\$1,125	10.0%	\$1,250	10.0%
Saving/Investing	\$1,500	15.0%	\$1,687	15.0%	\$1,875	15.0%
Consumer Debts	\$0	0.0%	\$0	0.0%	\$0	0.0%
Mort/Rent, Taxes, Ins.	\$1,850	18.5%	\$2,025	18.0%	\$2,187	17.5%
Maintenance/Utilities	\$385	3.85%	\$416	3.7%	\$437	3.5%
Transportation	\$300	3.0%	\$304	2.7%	\$300	2.4%
Income Taxes	\$2,200	22.0%	\$2,486	22.1%	\$2,788	22.3%
Food	\$410	4.1%	\$427	3.8%	\$425	3.4%
Clothing	\$250	2.5%	\$248	2.2%	\$250	2.0%
Other Household/Personal	\$250	2.5%	\$281	2.5%	\$313	2.5%
Entertainment	\$400	4.0%	\$450	4.0%	\$500	4.0%
Health	\$400	4.0%	\$405	3.6%	\$412	3.3%
Professional Services	\$50	0.5%	\$55	0.5%	\$50	0.4%
Miscellaneous	\$25	0.25%	\$25	0.2%	\$25	0.2%
Discretionary	\$980	9.8%	\$1,316	11.7%	\$1,688	13.5%
Total	\$10,000	100.0%	\$11,250	100.0%	\$12,500	100.0%

Recommended Monthly Cash Flow Guidelines

(Two-Person Household)

Annual Gross Income	\$30,000		\$45,000		\$60,000	
Monthly Gross Income	\$2,500		\$3,750		\$5,000	
Giving	\$250	10.0%	\$375	10.0%	\$500	10.0%
Saving/Investing	\$250	10.0%	\$375	10.0%	\$550	11.0%
Consumer Debts	\$0	0.0%	\$0	0.0%	\$0	0.0%
Mort/Rent, Taxes, Ins.	\$625	25.0%	\$930	24.8%	\$1,215	24.3%
Maintenance/Utilities	\$150	6.0%	\$203	5.4%	\$250	5.0%
Transportation	\$213	8.5%	\$375	10.0%	\$425	8.5%
Income Taxes	\$340	13.6%	\$570	15.2%	\$815	16.3%
Food	\$313	12.5%	\$375	10.0%	\$400	8.0%
Clothing	\$37	1.5%	\$60	1.6%	\$150	3.0%
Other Household/Personal	\$40	1.6%	\$56	1.5%	\$85	1.7%
Entertainment	\$30	1.2%	\$56	1.5%	\$100	2.0%
Health	\$225	9.0%	\$300	8.0%	\$360	7.2%
Professional Services	\$15	0.6%	\$37	1.0%	\$100	2.0%
Miscellaneous	\$12	0.5%	\$38	1.0%	\$50	1.0%
Discretionary	\$0	0.0%	\$0	0.0%	\$0	0.0%
Total	\$2,500	100.0%	\$3,750	100.0%	\$5,000	100.0%

Recommended Monthly Cash Flow Guidelines

(Two-Person Household)

Annual Gross Income	\$75,000		\$90,000		\$105,000	
Monthly Gross Income	\$6,250		\$7,500		\$8,750	
Giving	\$625	10.0%	\$750	10.0%	\$875	10.0%
Saving/Investing	\$781	12.5%	\$1,125	15.0%	\$1,312	15.0%
Consumer Debts	\$0	0.0%	\$0	0.0%	\$0	0.0%
Mort/Rent, Taxes, Ins.	\$1,469	23.5%	\$1,688	22.5%	\$1,925	22.0%
Maintenance/Utilities	\$313	5.0%	\$375	5.0%	\$438	5.0%
Transportation	\$450	7.2%	\$450	6.0%	\$455	5.2%
Income Taxes	\$1,069	17.1%	\$1,320	17.6%	\$1,531	17.5%
Food	\$450	7.2%	\$450	6.0%	\$455	5.2%
Clothing	\$206	3.3%	\$248	3.3%	\$263	3.0%
Other Household/Personal	\$125	2.0%	\$150	2.0%	\$175	2.0%
Entertainment	\$187	3.0%	\$225	3.0%	\$306	3.5%
Health	\$425	6.8%	\$450	6.0%	\$473	5.4%
Professional Services	\$100	1.6%	\$97	1.3%	\$105	1.2%
Miscellaneous	\$50	0.8%	\$52	0.7%	\$52	0.6%
Discretionary	\$0	0.0%	\$120	1.6%	\$385	4.4%
Total	\$6,250	100.0%	\$7,500	100.0%	\$8,750	100.0%

Recommended Monthly Cash Flow Guidelines

(Two-Person Household)

Annual Gross Income	\$120,000		\$135,000		\$150,000	
Monthly Gross Income	\$10,000		\$11,250		\$12,500	
Giving	\$1,000	10.0%	\$1,125	10.0%	\$1,250	10.0%
Saving/Investing	\$1,500	15.0%	\$1,688	15.0%	\$1,875	15.0%
Consumer Debts	\$0	0.0%	\$0	0.0%	\$0	0.0%
Mort/Rent, Taxes, Ins.	\$2,150	21.5%	\$2,363	21.0%	\$2,563	20.5%
Maintenance/Utilities	\$450	4.5%	\$506	4.5%	\$563	4.5%
Transportation	\$450	4.5%	\$450	4.0%	\$450	3.6%
Income Taxes	\$1,760	17.6%	\$2,019	17.9%	\$2,287	18.3%
Food	\$460	4.6%	\$473	4.2%	\$500	4.0%
Clothing	\$300	3.0%	\$338	3.0%	\$375	3.0%
Other Household/Personal	\$200	2.0%	\$225	2.0%	\$250	2.0%
Entertainment	\$350	3.5%	\$394	3.5%	\$475	3.8%
Health	\$500	5.0%	\$506	4.5%	\$500	4.0%
Professional Services	\$100	1.0%	\$101	0.9%	\$100	0.8%
Miscellaneous	\$50	0.5%	\$50	0.5%	\$50	0.4%
Discretionary	\$730	7.3%	\$1,012	9.0%	\$1,262	10.1%
Total	\$10,000	100.0%	\$11,250	100.0%	\$12,500	100.0%

Recommended Monthly Cash Flow Guidelines

(Three-Person Household)

	\$30,000		\$45,000		\$60,000	
	\$2,500		\$3,750		\$5,000	
Annual Gross Income	\$30,000		\$45,000		\$60,000	
Monthly Gross Income	\$2,500		\$3,750		\$5,000	
Giving	\$250	10.0%	\$375	10.0%	\$500	10.0%
Saving/Investing	\$250	10.0%	\$375	10.0%	\$500	10.0%
Consumer Debts	\$0	0.0%	\$0	0.0%	\$0	0.0%
Mort/Rent, Taxes, Ins.	\$625	25.0%	\$938	25.0%	\$1,250	25.0%
Maintenance/Utilities	\$150	6.0%	\$244	6.5%	\$325	6.5%
Transportation	\$213	8.5%	\$375	10.0%	\$425	8.5%
Income Taxes	\$240	9.6%	\$424	11.3%	\$665	13.3%
Food	\$350	14.0%	\$413	11.0%	\$450	9.0%
Clothing	\$47	1.9%	\$83	2.2%	\$150	3.0%
Other Household/Personal	\$50	2.0%	\$75	2.0%	\$100	2.0%
Entertainment	\$38	1.5%	\$75	2.0%	\$125	2.5%
Health	\$250	10.0%	\$300	8.0%	\$360	7.2%
Professional Services	\$25	1.0%	\$55	1.5%	\$100	2.0%
Miscellaneous	\$12	0.5%	\$18	0.5%	\$50	1.0%
Discretionary	\$0	0.0%	\$0	0.0%	\$0	0.0%
Total	\$2,500	100.0%	\$3,750	100.0%	\$5,000	100.0%

Recommended Monthly Cash Flow Guidelines

(Three-Person Household)

Annual Gross Income	\$75,000		\$90,000		\$105,000	
Monthly Gross Income	\$6,250		\$7,500		\$8,750	
Giving	\$625	10.0%	\$750	10.0%	\$875	10.0%
Saving/Investing	\$688	11.0%	\$938	12.5%	\$1,313	15.0%
Consumer Debts	\$0	0.0%	\$0	0.0%	\$0	0.0%
Mort/Rent, Taxes, Ins.	\$1,563	25.0%	\$1,868	24.9%	\$2,170	24.8%
Maintenance/Utilities	\$387	6.2%	\$413	5.5%	\$455	5.2%
Transportation	\$438	7.0%	\$450	6.0%	\$455	5.2%
Income Taxes	\$913	14.6%	\$1,155	15.4%	\$1,356	15.5%
Food	\$500	8.0%	\$563	7.5%	\$586	6.7%
Clothing	\$206	3.3%	\$247	3.3%	\$297	3.4%
Other Household/Personal	\$125	2.0%	\$150	2.0%	\$175	2.0%
Entertainment	\$187	3.0%	\$277	3.7%	\$324	3.7%
Health	\$406	6.5%	\$397	5.3%	\$420	4.8%
Professional Services	\$150	2.4%	\$225	3.0%	\$254	2.9%
Miscellaneous	\$62	1.0%	\$67	0.9%	\$70	0.8%
Discretionary	\$0	0.0%	\$0	0.0%	\$0	0.0%
Total	\$6,250	100%	\$7,500	100%	\$8,750	100%

Recommended Monthly Cash Flow Guidelines

(Three-Person Household)

Annual Gross Income	\$120,000		\$135,000		\$150,000	
Monthly Gross Income	\$10,000		\$11,250		\$12,500	
Giving	1,000	10.0%	\$1,125	10.0%	\$1,250	10.0%
Saving/Investing	1,500	15.0%	\$1,687	15.0%	\$1,875	15.0%
Consumer Debts	0	0.0%	\$0	0.0%	\$0	0.0%
Mort/Rent, Taxes, Ins.	2,470	24.7%	\$2,768	24.6%	\$3,063	24.5%
Maintenance/Utilities	475	4.75%	\$495	4.4%	\$525	4.2%
Transportation	450	4.5%	\$450	4.0%	\$450	3.6%
Income Taxes	1,540	15.4%	\$1,834	16.3%	\$2,075	16.6%
Food	600	6.0%	\$619	5.5%	\$625	5.0%
Clothing	380	3.8%	\$405	3.6%	\$437	3.5%
Other Household/Personal	260	2.6%	\$292	2.6%	\$350	2.8%
Entertainment	400	4.0%	\$450	4.0%	\$500	4.0%
Health	450	4.5%	\$472	4.2%	\$500	4.0%
Professional Services	300	3.0%	\$349	3.1%	\$400	3.2%
Miscellaneous	75	0.75%	\$79	0.7%	\$75	0.6%
Discretionary	100	1.0%	\$225	2.0%	\$375	3.0%
Total	10,000	100%	\$11,250	100%	\$12,500	100%

Recommended Monthly Cash Flow Guidelines

(Four-Person Household)

	\$30,000		\$45,000		\$60,000	
	\$2,500		\$3,750		\$5,000	
Annual Gross Income	\$30,000		\$45,000		\$60,000	
Monthly Gross Income	\$2,500		\$3,750		\$5,000	
Giving	\$250	10.0%	\$375	10.0%	\$500	10.0%
Saving/Investing	\$250	10.0%	\$375	10.0%	\$500	10.0%
Consumer Debts	\$0	0.0%	\$0	0.0%	\$0	0.0%
Mort/Rent, Taxes, Ins.	\$625	25.0%	\$938	25.0%	\$1,250	25.0%
Maintenance/Utilities	\$150	6.0%	\$244	6.5%	\$300	6.0%
Transportation	\$212	8.5%	\$375	10.0%	\$425	8.5%
Income Taxes	\$237	9.5%	\$401	10.7%	\$635	12.7%
Food	\$375	15.0%	\$506	13.5%	\$600	12.0%
Clothing	\$38	1.5%	\$56	1.5%	\$100	2.0%
Other Household/Personal	\$38	1.5%	\$56	1.5%	\$120	2.4%
Entertainment	\$38	1.5%	\$49	1.3%	\$100	2.0%
Health	\$250	10.0%	\$319	8.5%	\$370	7.4%
Professional Services	\$25	1.0%	\$38	1.0%	\$75	1.5%
Miscellaneous	\$12	0.5%	\$18	0.5%	\$25	0.5%
Discretionary	\$0	0.0%	\$0	0.0%	\$0	0.0%
Total	\$2,500	100%	\$3,750	100%	\$5,000	100%

Recommended Monthly Cash Flow Guidelines

(Four-Person Household)

Annual Gross Income	\$75,000		\$90,000		\$105,000	
Monthly Gross Income	\$6,250		\$7,500		\$8,750	
Giving	\$625	10.0%	\$750	10.0%	\$875	10.0%
Saving/Investing	\$687	11.0%	\$900	12.0%	\$1,137	13.0%
Consumer Debts	\$0	0.0%	\$0	0.0%	\$0	0.0%
Mort/Rent, Taxes, Ins.	\$1,563	25.0%	\$1,875	25.0%	\$2,188	25.0%
Maintenance/Utilities	\$375	6.0%	\$420	5.6%	\$472	5.4%
Transportation	\$438	7.0%	\$450	6.0%	\$455	5.2%
Income Taxes	\$875	14.0%	\$1,118	14.9%	\$1,321	15.1%
Food	\$656	10.5%	\$652	8.7%	\$656	7.5%
Clothing	\$156	2.5%	\$225	3.0%	\$263	3.0%
Other Household/Personal	\$150	2.4%	\$180	2.4%	\$219	2.5%
Entertainment	\$156	2.5%	\$225	3.0%	\$350	4.0%
Health	\$406	6.5%	\$450	6.0%	\$481	5.5%
Professional Services	\$125	2.0%	\$188	2.5%	\$263	3.0%
Miscellaneous	\$38	0.6%	\$67	0.9%	\$70	0.8%
Discretionary	\$0	0.0%	\$0	0.0%	\$0	0.0%
Total	\$6,250	100.0%	\$7,500	100.0%	\$8,750	100.0%

Recommended Monthly Cash Flow Guidelines

(Four-Person Household)

Annual Gross Income	\$120,000		\$135,000		\$150,000	
Monthly Gross Income	\$10,000		\$11,250		\$12,500	
Giving	\$1,000	10.0%	\$1,125	10.0%	\$1,250	10.0%
Saving/Investing	\$1,400	14.0%	\$1,688	15.0%	\$1,875	15.0%
Consumer Debts	\$0	0.0%	\$0	0.0%	\$0	0.0%
Mort/Rent, Taxes, Ins.	\$2,500	25.0%	\$2,801	24.9%	\$3,100	24.8%
Maintenance/Utilities	\$500	5.0%	\$518	4.6%	\$550	4.4%
Transportation	\$450	4.5%	\$450	4.0%	\$450	3.6%
Income Taxes	\$1,500	15.0%	\$1,766	15.7%	\$2,012	16.1%
Food	\$650	6.5%	\$653	5.8%	\$663	5.3%
Clothing	\$300	3.0%	\$337	3.0%	\$375	3.0%
Other Household/Personal	\$270	2.7%	\$304	2.7%	\$338	2.7%
Entertainment	\$430	4.3%	\$461	4.1%	\$512	4.1%
Health	\$500	5.0%	\$506	4.5%	\$525	4.2%
Professional Services	\$320	3.2%	\$349	3.1%	\$400	3.2%
Miscellaneous	\$80	0.8%	\$67	0.6%	\$75	0.6%
Discretionary	\$100	1.0%	\$225	2.0%	\$375	3.0%
Total	\$10,000	100.0%	\$11,250	100.0%	\$12,500	100.0%