

Discovering Joy Through Simplicity and Generosity

Basic Budget Worksheet

Item	Actual %	Suggested %*	Plan for next 12 months
Housing		25–35%	
Transportation		10–15%	
Charitable Gifts		10–12%	
Food		5–15%	
Savings		5-10%	
Utilities		5-10%	
Medical/Health		5-10%	
Debt		5-10%	
Clothing		2–7%	
Miscellaneous		12–23%	

^{*}These percentages are adapted from Dave Ramsey's *The Total Money Makeover* (Thomas Nelson, 2007).