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## Benefits of Budgeting

Following a budget...

1. Helps you use your money on the things that really matter to you.
  2. Helps you prepare for emergencies.
  3. Can keep you out of debt or help you get out of debt.
  4. Can help you meet your savings goals.
  5. Can help you put aside money to take care of aging parents (or a triflin' relative).
  6. Gives you peace of mind.
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## Suggested Percentages For Major Budget Items

	<b>Category</b>	<b>Percentage Range</b>
1.	Tithe	1. 10%
2.	Offering/Charitable Giving	2. 2 – 10%
3.	Saving/investing	3. 2 – 10%
4.	Housing (mortgage/rent, insurance, taxes)	4. 26 - 36%
5.	Food (groceries, dining out, workday meals)	5. 12 - 30%
6.	Utilities (gas, electricity, water, cell, landline)	6. 4 - 8%
7.	Transportation (car loan, gas, public transit)	7. 6 - 15%
8.	Medical (dental, prescriptions, health ins.)	8. 4 - 10%
9.	Child care (if applicable)	9. 6 - 16%
10.	Non-mortgage debt obligations (ex. credit card, personal loans)	10. 5 - 10%
11.	Clothing	11. 4 - 6%
12.	Recreation/entertainment	12. 2 - 8%

## Learn To

### Embrace Frugality

**"Beware of little expenses; a small leak will sink a great ship."**

Ben Franklin



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## Learn To Be Content



**“A man is rich in proportion to the number of things which he can afford to let alone.”**

Henry David Thoreau

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## Learn To

Decrease Your Devotion to **Debt**

**“A man in debt is so far a slave.”**

Ralph Waldo Emerson

