

## Determine how much to allocate to each expense category

Enter your net weekly income: \$

Budget category (budget item)	% of net monthly income <sup>1</sup>	Average amount you should be allocating to each expense category			
		Weekly	Every 2 weeks	Monthly	Yearly
<b>Savings</b>	<b>Average amount</b>	\$	\$	\$	\$
	Minimum amount 5%	\$	\$	\$	\$
	Maximum amount 10%	\$	\$	\$	\$
<b>Housing</b> (rent, mortgage, taxes, insurance)	<b>Average amount</b>	\$	\$	\$	\$
	Minimum amount 25%	\$	\$	\$	\$
	Maximum amount 35%	\$	\$	\$	\$
<b>Food</b>	<b>Average amount</b>	\$	\$	\$	\$
	Minimum amount 5%	\$	\$	\$	\$
	Maximum amount 15%	\$	\$	\$	\$
<b>Services</b> (hydro, heat, water, telephone, etc.)	<b>Average amount</b>	\$	\$	\$	\$
	Minimum amount 5%	\$	\$	\$	\$
	Maximum amount 10%	\$	\$	\$	\$
<b>Transportation</b> (automobile, public transportation, taxis)	<b>Average amount</b>	\$	\$	\$	\$
	Minimum amount 10%	\$	\$	\$	\$
	Maximum amount 15%	\$	\$	\$	\$
<b>Clothing</b>	<b>Average amount</b>	\$	\$	\$	\$
	Minimum amount 2%	\$	\$	\$	\$
	Maximum amount 7%	\$	\$	\$	\$
<b>Leisure and education</b>	<b>Average amount</b>	\$	\$	\$	\$
	Minimum amount 5%	\$	\$	\$	\$
	Maximum amount 10%	\$	\$	\$	\$
<b>Health</b> (insurance, dentist, glasses, medication, etc.)	<b>Average amount</b>	\$	\$	\$	\$
	Minimum amount 5%	\$	\$	\$	\$
	Maximum amount 10%	\$	\$	\$	\$
<b>Personal</b>	<b>Average amount</b>	\$	\$	\$	\$
	Minimum amount 5%	\$	\$	\$	\$
	Maximum amount 10%	\$	\$	\$	\$
<b>Debt repayment</b> (loans)	<b>Average amount</b>	\$	\$	\$	\$
	Minimum amount 5%	\$	\$	\$	\$
	Maximum amount 10%	\$	\$	\$	\$
<b>Emergency fund</b> Put a small amount aside <b>as soon as possible</b> toward your emergency fund and then continue contributing 5 to 10% of your net monthly income to it until you've accumulated 3 months' worth of expenses.	<b>Average amount</b>	\$	\$	\$	\$
	Minimum amount 5%	\$	\$	\$	\$
	Maximum amount 10%	\$	\$	\$	\$