

SIMPLE BUDGET CALCULATOR

STEP 01. Enter how much money you make

STEP 02. Adjust **GIVE** & **SAVE** amounts as preferred

MONEY MADE		\$	36,000.00	
	%	\$		
GIVE	10%	\$	3,600.00	← This is what you give back to God in your tithes and offerings.
SAVE	10%	\$	3,600.00	← This is what you save for the future.
LIVE	80%	\$	28,800.00	← This is what you spend on everything else.
	100%			

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MONEY MADE			
	%	\$	
GIVE		\$ -	← This is what you give back to God in your tithes and offerings.
SAVE		\$ -	← This is what you save for the future.
LIVE		\$ -	← This is what you spend on everything else.
	100%		



Spending Guidelines

Percentages of Net Income

Category	Single w/o RM						Single w/RM						Single Parent					
	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000	\$90,000	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000	\$90,000	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000	\$90,000
Giving	12%	12%	13%	13%	13%	13%	12%	12%	13%	13%	13%	13%	12%	12%	13%	13%	13%	13%
Food	18%	12%	11%	9%	8%	7%	22%	15%	12%	9%	8%	7%	22%	20%	16%	12%	11%	10%
Housing	41%	38%	34%	32%	32%	32%	34%	30%	26%	25%	24%	24%	40%	36%	32%	29%	28%	28%
Miscellaneous	3%	5%	5%	5%	5%	5%	3%	5%	5%	6%	6%	6%	1%	2%	3%	5%	5%	5%
Personal	3%	5%	5%	5%	5%	5%	3%	5%	6%	6%	6%	5%	2%	3%	4%	6%	6%	6%
Recreation	2%	4%	4%	5%	7%	8%	2%	4%	6%	7%	7%	8%	2%	3%	3%	6%	6%	6%
Transportation	16%	16%	16%	16%	15%	15%	17%	16%	16%	16%	15%	14%	14%	14%	15%	14%	13%	13%
Savings	5%	8%	12%	15%	15%	15%	7%	13%	16%	18%	21%	23%	2%	4%	6%	9%	12%	13%
Child Exp	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	5%	6%	8%	6%	6%	5%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

300,000.00	600,000.00	900,000.00	#####	#####	#####
1.44	1.44	1.44	1.56	1.56	1.68
2.88	2.04	1.56	1.32	1.08	0.96
4.32	3.60	3.24	3.24	3.36	3.36
-	0.24	0.48	0.48	0.60	0.60
0.48	0.84	0.84	0.84	0.84	0.84
0.12	0.60	0.84	0.84	0.84	0.96
2.16	1.80	1.32	1.20	1.20	1.08
0.12	0.60	1.20	1.56	1.80	1.80

Category	Married Couple						Family of Four						Family of Six					
	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
Giving	12%	12%	13%	13%	13%	14%	12%	12%	13%	13%	13%	14%	12%	12%	12%	13%	13%	14%
Food	19%	15%	12%	10%	8%	7%	25%	19%	15%	11%	9%	8%	24%	17%	13%	11%	9%	8%
Housing	29%	31%	30%	30%	30%	30%	29%	30%	27%	27%	29%	29%	36%	30%	27%	27%	28%	28%
Miscellaneous	4%	5%	5%	5%	5%	5%	1%	2%	4%	5%	5%	5%	0%	2%	4%	4%	5%	5%
Personal	9%	8%	8%	8%	8%	7%	6%	6%	7%	7%	6%	6%	4%	7%	7%	7%	7%	7%
Recreation	4%	5%	7%	7%	7%	8%	4%	5%	7%	7%	7%	8%	1%	5%	7%	7%	7%	8%
Transportation	18%	16%	14%	14%	14%	14%	18%	15%	11%	11%	11%	10%	18%	15%	11%	10%	10%	9%
Savings	5%	8%	11%	13%	15%	15%	2%	6%	10%	13%	15%	15%	1%	5%	10%	13%	15%	15%
Child Exp	0%	0%	0%	0%	0%	0%	3%	5%	6%	6%	5%	5%	4%	7%	9%	8%	6%	6%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%