

Recommended Monthly Cash Flow Guidelines

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|--|----------|-----------|-----------|-----------|-----------|-----------|
| Annual gross income | \$75,000 | \$100,000 | \$125,000 | \$150,000 | \$175,000 | \$200,000 |
| Monthly gross income | \$6,250 | \$8,333 | \$10,417 | \$12,500 | \$14,583 | \$16,667 |
| Giving | \$625 | \$833 | \$1,042 | \$1,250 | \$1,458 | \$1,667 |
| Saving/Investing | \$625 | \$917 | \$1,250 | \$1,625 | \$2,042 | \$2,500 |
| Credit card/vehicle/ education/other debt | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Income taxes (Fed, state, Soc Sec, and Medicare) | \$775 | \$1,255 | \$1,782 | \$2,445 | \$2,924 | \$3,390 |
| Mortgage/Rent | \$1,400 | \$1,438 | \$1,678 | \$1,918 | \$2,158 | \$2,400 |
| Property taxes | \$0 | \$275 | \$320 | \$367 | \$411 | \$460 |
| Homeowner's/ renter's insurance | \$25 | \$150 | \$175 | \$200 | \$225 | \$250 |
| Home Maintenance/ Repairs | \$20 | \$125 | \$150 | \$175 | \$200 | \$225 |
| Utilities (gas/ electric, water, garbage, cell phones) | \$200 | \$325 | \$375 | \$450 | \$550 | \$600 |
| Transportation (gasoline, insurance, maintenance/ repairs, fees) | \$325 | \$340 | \$375 | \$400 | \$425 | \$450 |
| Food | \$900 | \$1,000 | \$1,100 | \$1,200 | \$1,350 | \$1,400 |
| Clothing | \$90 | \$100 | \$125 | \$150 | \$175 | \$200 |
| Personal care | \$50 | \$100 | \$125 | \$140 | \$150 | \$160 |
| Gifts (birthdays, Christmas) | \$50 | \$60 | \$100 | \$120 | \$150 | \$175 |
| Household (furnishings) | \$40 | \$90 | \$125 | \$140 | \$175 | \$200 |
| Education (school fees, supplies) | \$50 | \$60 | \$100 | \$110 | \$135 | \$150 |
| Allowance | \$20 | \$20 | \$20 | \$20 | \$20 | \$20 |
| Entertainment (includes TV/ streaming svcs) | \$125 | \$150 | \$220 | \$240 | \$260 | \$300 |
| Vacations | \$240 | \$290 | \$400 | \$450 | \$500 | \$600 |
| Sports/fitness | \$50 | \$55 | \$70 | \$90 | \$110 | \$150 |
| kids activities | \$50 | \$55 | \$70 | \$80 | \$100 | \$150 |
| Health insurance | \$500 | \$600 | \$700 | \$800 | \$900 | \$1,000 |
| Life insurance | \$30 | \$30 | \$30 | \$30 | \$30 | \$30 |
| Professional services (babysitting, accounting) | \$40 | \$45 | \$60 | \$75 | \$100 | \$150 |
| Miscellaneous | \$20 | \$20 | \$25 | \$25 | \$35 | \$40 |
| Total expenses | \$6,250 | \$8,333 | \$10,417 | \$12,500 | \$14,583 | \$16,667 |
| Income - Expenses | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |