

# FAMILY FINANCE ALLOCATION CHART

Period: Total Household Income:

<b>ALLOCATION CATEGORY</b>	<b>TARGET %</b>	<b>PLANNED AMOUNT</b>	<b>ACTUAL AMOUNT</b>
<b>Essential Obligations (Needs)</b>			
Housing (Mortgage/Rent/Tax)	25-30%		
Utilities & Communication	5-10%		
Groceries & Household	10-15%		
Transportation	10%		
<b>Financial Security</b>			
Emergency Fund / Savings	10%		
Retirement / Investments	15%		

<b>ALLOCATION CATEGORY</b>	<b>TARGET %</b>	<b>PLANNED AMOUNT</b>	<b>ACTUAL AMOUNT</b>
Debt Reduction	5%		
<b>Lifestyle &amp; Discretionary (Wants)</b>			
Entertainment & Dining	5%		
Personal Care & Clothing	5%		
Miscellaneous/Buffer	5%		
<b>TOTAL MONTHLY ALLOCATION</b>	<b>100%</b>		

STRATEGIC NOTES & ADJUSTMENTS: