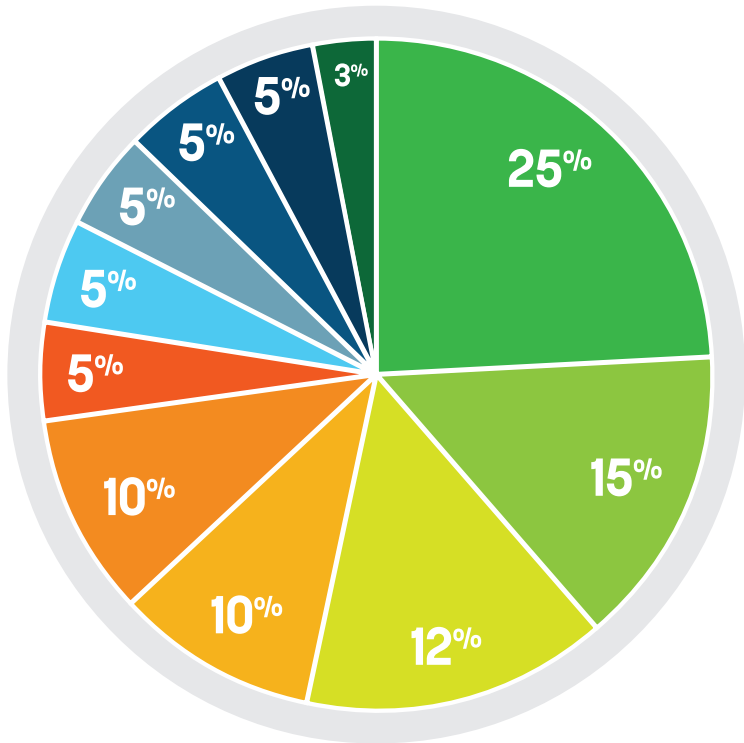




Total monthly household take-home pay (minus taxes and retirement contributions)?

\$



25% Housing

\$ <input type="text"/>	\$ <input type="text"/>
IDEAL	ACTUAL

15% transportation

\$ <input type="text"/>	\$ <input type="text"/>
IDEAL	ACTUAL

12% groceries/dining

\$ <input type="text"/>	\$ <input type="text"/>
IDEAL	ACTUAL

10% savings

\$ <input type="text"/>	\$ <input type="text"/>
IDEAL	ACTUAL

10% utilities/phone

\$ <input type="text"/>	\$ <input type="text"/>
IDEAL	ACTUAL

5% charity

\$ <input type="text"/>	\$ <input type="text"/>
IDEAL	ACTUAL

5% entertainment

\$ <input type="text"/>	\$ <input type="text"/>
IDEAL	ACTUAL

5% medical

\$ <input type="text"/>	\$ <input type="text"/>
IDEAL	ACTUAL

5% holidays/gifts

\$ <input type="text"/>	\$ <input type="text"/>
IDEAL	ACTUAL

5% clothing

\$ <input type="text"/>	\$ <input type="text"/>
IDEAL	ACTUAL

3% misc.

\$ <input type="text"/>	\$ <input type="text"/>
IDEAL	ACTUAL

IDEAL BUDGET

Want to accumulate a million dollars? It's impossible without budgeting.

This the Pete the Planner® Ideal Budget. Yeah, I named it after myself. This is the ideal percentage you should spend on each of these categories. Reality is, you'll spend more in some categories and less in others. That's okay... for the most part. Of all the categories, housing and transportation are the ones I want you to really watch. Going too far over in either can really mess up your financial life for years. This budget is based on your take-home pay, not to be confused with your gross pay. First, go through and determine your ideal percentage in each category. Next, go through your own numbers and determine your actual spending. Use the ideal numbers as your spending goals.