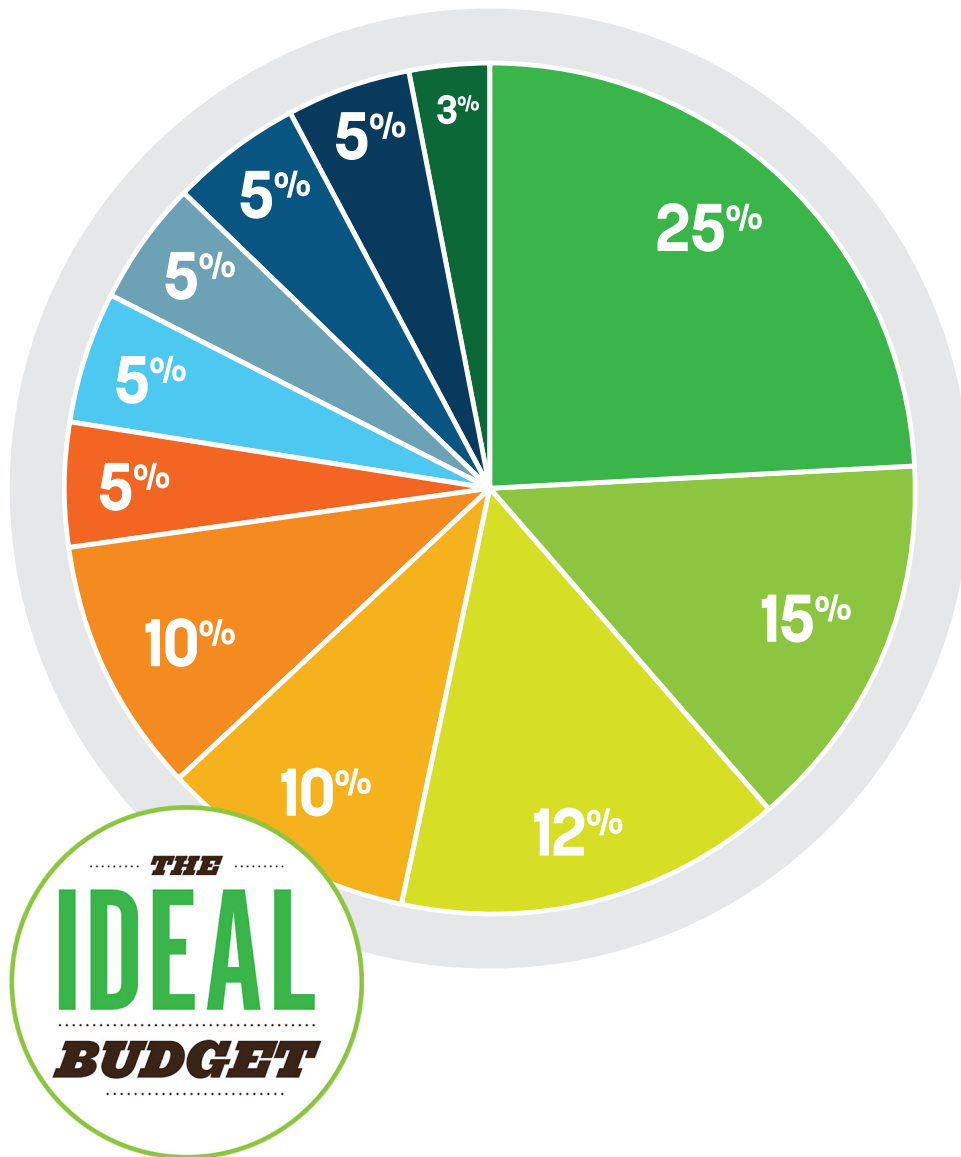


What is your total household take-home pay (minus taxes and retirement contributions) per month?

\$



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

Want a great financial life? You need numbers. Real numbers. Start with the Pete the Planner® Ideal Budget (Yeah, I named the budget after myself).

The percentages on the Ideal Budget are called *ideal* for a reason. You won't always match my percentages exactly and that's okay... for the most part. The two categories I want you to avoid going over are Housing and Transportation. Exceeding the ideal percentages in these two categories can really put your financial life in a bind. The rest of the budget is somewhat flexible. Your goal is to use 100% (and no more) of your budget. Notice I said "use" not "spend." Saving is an integral part of this budget. If you tithe, have daycare expenses, or debt payments, you'll have to fit those in where you can. This budget covers broad categories, it's up to you to make sure your expenses fit your budget. Budgeting takes communication, accountability, and true awareness of your spending habits. But budgeting can also create flexibility, and flexibility is a beautiful thing.