

| <b>Category</b>                            | <a href="#">Dave Ramsey</a> | <a href="#">NFCC</a> | <a href="#">CCCS</a> |
|--|-----------------------------|----------------------|----------------------|
| Charitable Giving                          | 10-15%                      | 4%                   |                      |
| Housing                                    | 25-35%                      | 24%                  | 20-30%               |
| Utilities                                  | 5-10%                       | incl. in Housing     | 4-7%                 |
| Food                                       | 5-15%                       | 14%                  | 15-20%               |
| Transportation                             | 10-15%                      | 17%                  | 6-20%                |
| Medical                                    | 5-10%                       | 6%                   | 2-8%                 |
| Clothing                                   | 2-7%                        | 6%                   | 2-4%                 |
| Invest/Savings                             | 5-10%                       | 13%                  | 5-10%                |
| Debt Payments                              | 5-10%                       | 13%                  | 15-20%               |
| Misc.<br>(Personal, Recreation, Life Ins.) | 5-10%                       | 5%                   | 5-10%                |