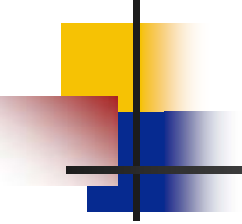


PERCENTAGE GUIDELINE



Category	Percentage of Income (after giving and taxes)
Housing	25-35%
Food	10-15%
Transportation	10-15%
Insurance	3-7%
Debts	0-10%
Entertainment/Recreation	4-7%
Clothing	4-6%
Savings	5-10%
Medical/Dental	4-8%
Miscellaneous	4-8%
School/Child Care	5-10%
Investments	0-15%