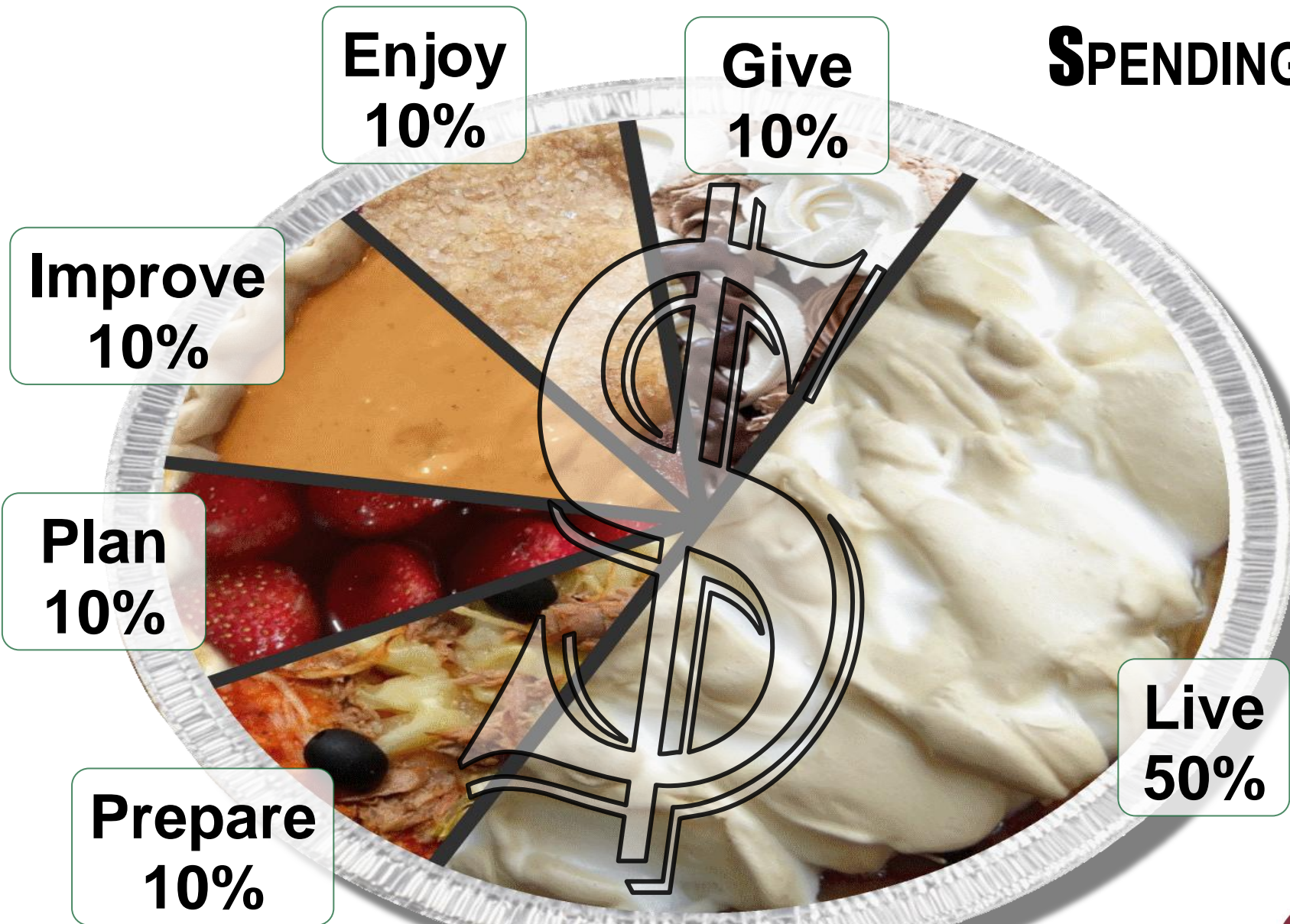


# MONEY PIE HOUSEHOLD SPENDING PLAN



# Earn \$18,000 Net a Year

Gross = \$20,000 Annually or \$9.65 per Hour

Monthly Net = \$1,500

Expense	Percentage	Amount per Month	Uses
<b>Give</b>	<b>10%</b>	<b>\$150</b>	<u>In Cash or Check</u> <ul style="list-style-type: none"> <li>• Donate to a Charity, Church or Cause</li> <li>• Help Out a Friend/Neighbor/Stranger</li> </ul>
<b>Live</b>	<b>50%</b>	<b>\$750</b>	<u>In Checking Account</u> <ul style="list-style-type: none"> <li>• Housing (Rent/Mortgage &amp; Utilities)</li> <li>• Food</li> <li>• Transportation</li> <li>• Phone</li> <li>• Clothing</li> </ul>
<b>Prepare</b>	<b>10%</b>	<b>\$150</b>	<u>In Savings Account</u> <ul style="list-style-type: none"> <li>• Replace Appliances or Furniture</li> <li>• Repair or Replace Vehicle</li> <li>• Medical Emergency</li> <li>• Vacation</li> <li>• Gift Giving (Birthdays, Christmas, etc.)</li> </ul>
<b>Plan</b>	<b>10%</b>	<b>\$150</b>	<u>In Retirement Account (401k, IRA, etc.)</u> <ul style="list-style-type: none"> <li>• Retirement and Long-term Goals</li> </ul>
<b>Improve</b>	<b>10%</b>	<b>\$150</b>	<u>In Savings Account</u> <ul style="list-style-type: none"> <li>• Start Up a Business</li> <li>• College Degree or Certifications</li> <li>• Professional Continuing Education Coursework</li> <li>• May also include debt repayment</li> </ul>
<b>Enjoy</b>	<b>10%</b>	<b>\$150</b>	<u>In Cash or Check or Debit</u> <ul style="list-style-type: none"> <li>• Fun</li> <li>• Recreation</li> <li>• Entertainment</li> <li>• Dining Out</li> </ul>



# Earn \$30,000 Net a Year

Gross = \$36,400 Annually or \$17.50 per Hour

Monthly Net = \$2,500

Expense	Percentage	Amount per Month	Uses
<b>Give</b>	<b>10%</b>	<b>\$250</b>	<b><u>In Cash or Check</u></b> <ul style="list-style-type: none"> <li>• Donate to a Charity, Church or Cause</li> <li>• Help Out a Friend/Neighbor/Stranger</li> </ul>
<b>Live</b>	<b>50%</b>	<b>\$1,250</b>	<b><u>In Checking Account</u></b> <ul style="list-style-type: none"> <li>• Housing (Rent/Mortgage &amp; Utilities)</li> <li>• Food</li> <li>• Transportation</li> <li>• Phone</li> <li>• Clothing</li> </ul>
<b>Prepare</b>	<b>10%</b>	<b>\$250</b>	<b><u>In Savings Account</u></b> <ul style="list-style-type: none"> <li>• Replace Appliances or Furniture</li> <li>• Repair or Replace Vehicle</li> <li>• Medical Emergency</li> <li>• Vacation</li> <li>• Gift Giving (Birthdays, Christmas, etc.)</li> </ul>
<b>Plan</b>	<b>10%</b>	<b>\$250</b>	<b><u>In Retirement Account (401k, IRA, etc.)</u></b> <ul style="list-style-type: none"> <li>• Retirement and Long-term Goals</li> </ul>
<b>Improve</b>	<b>10%</b>	<b>\$250</b>	<b><u>In Savings Account</u></b> <ul style="list-style-type: none"> <li>• Start Up a Business</li> <li>• College Degree or Certifications</li> <li>• Professional Continuing Education Coursework</li> <li>• May also include debt repayment</li> </ul>
<b>Enjoy</b>	<b>10%</b>	<b>\$250</b>	<b><u>In Cash or Check or Debit</u></b> <ul style="list-style-type: none"> <li>• Fun</li> <li>• Recreation</li> <li>• Entertainment</li> <li>• Dining Out</li> </ul>



# Earn \$37,600 Net a Year

Gross = \$47,000\* Annually or \$22.60 per Hour

Monthly Net = \$3,133

Expense	Percentage	Amount per Month	Uses
<b>Give</b>	<b>10%</b>	<b>\$313</b>	<u>In Cash or Check</u> <ul style="list-style-type: none"> <li>• Donate to a Charity, Church or Cause</li> <li>• Help Out a Friend/Neighbor/Stranger</li> </ul>
<b>Live</b>	<b>50%</b>	<b>\$1,565</b>	<u>In Checking Account</u> <ul style="list-style-type: none"> <li>• Housing (Rent/Mortgage &amp; Utilities)</li> <li>• Food</li> <li>• Transportation</li> <li>• Phone</li> <li>• Clothing</li> </ul>
<b>Prepare</b>	<b>10%</b>	<b>\$313</b>	<u>In Savings Account</u> <ul style="list-style-type: none"> <li>• Replace Appliances or Furniture</li> <li>• Repair or Replace Vehicle</li> <li>• Medical Emergency</li> <li>• Vacation</li> <li>• Gift Giving (Birthdays, Christmas, etc.)</li> </ul>
<b>Plan</b>	<b>10%</b>	<b>\$313</b>	<u>In Retirement Account (401k, IRA, etc.)</u> <ul style="list-style-type: none"> <li>• Retirement and Long-term Goals</li> </ul>
<b>Improve</b>	<b>10%</b>	<b>\$313</b>	<u>In Savings Account</u> <ul style="list-style-type: none"> <li>• Start Up a Business</li> <li>• College Degree or Certifications</li> <li>• Professional Continuing Education Coursework</li> <li>• May also include debt repayment</li> </ul>
<b>Enjoy</b>	<b>10%</b>	<b>\$313</b>	<u>In Cash or Check or Debit</u> <ul style="list-style-type: none"> <li>• Fun</li> <li>• Recreation</li> <li>• Entertainment</li> <li>• Dining Out</li> </ul>

\*Median Household Income in Idaho (approx. 2014)

