

Stay Afloat With...

Community Spending Guidelines

Recommended allocation of your household budget

tip:

Live in the city?
Consider public transportation,
rental car services, carpooling,
bicycling or walking when possible.

5%

credit cards
personal loans
student loans
other debts

DEBT

20%

TRANSPORTATION

monthly costs, gas,
repairs/maintenance,
insurance, parking,
public transportation

stocks, bonds,
cash reserves,
savings accounts,
retirement funds, etc.

20%

OTHER EXPENSES

food, insurance,
prescriptions,
medical/dental
bills, clothing,
personal
expenses

20%

INVESTMENTS/SAVINGS

35%

HOUSING

mortgage or rent, taxes,
home improvements, insurance,
utilities

tip:

70% of Americans do not
feel ready for retirement.

Take advantage of
retirement options at work
such as a 401k plan and make
the most of it. For more stats
on retirement, check out this
infographic.

*TIP: Remember that this is a generic budget and some regions will
have a higher cost of living. If that is the case for you, try to make up for
it in other categories. Use ACCC's Buying a Home financial calculator to
determine how much you can afford to spend on housing.*

If debt comprises a much larger portion of your expenses, contact American Consumer Credit Counseling [HERE](#)
or call 866-694-5317 to speak with a certified credit counselor about getting out of debt.



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