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annual spending about 2% each year. You think that maybe food prices and gasoline prices will rise. Hopefully not, but they probably will. Now you want to know how much you can spend each year.

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Your budget determines how much you will spend each month and also determines how much money you must save to support that spending. Conventional wisdom claims you should plan to save enough money to replace 60 percent to 80 percent of your working income in retirement. Again, this assumption is

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fraught with controversy.  
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We at How Much Can I Afford to Spend  
have never been big fans of the 4% Rule,  
with or without proposed modifications,  
and we believe the Actuarial Approach is

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a far more robust approach for budgeting and personal retirement financial planning. Some of our posts on the 4% Rule include (in chronological order):

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payment? Though we've made the case for a monthly car payment that's 15% for a new car and 10% for used or a lease car, that is really the top of the budget.

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your credit score to take a hit, even if you pay your balances on time. Amounts owed is the second most important category used to calculate your FICO credit score, accounting for 30 percent of your score. Your credit utilization ratio, the amount of credit you use compared with your credit limit, is an important measure

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If you know how much of your monthly budget you can spend on a car, this calculator will help you figure out what your maximum auto loan amount could be. Monthly Payment Down Payment

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How much should you spend on a car? Probably not as much as you might think. You can spend between 10 and 50% of your gross annual income on a car. That's a big range, we know, so if we had to set a rule, it would be this: Spend no more than 35% of your pre-tax annual income on a car. Lower is better, but we recognize



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Car Affordability Calculator: How Much  
Can You Spend? Aim to spend less than  
10% of your take-home pay on your car  
payment and less than 15% to 20% on car

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expenses overall. Philip Reed November 22...

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of factors that influence your available spending can help you stay in control of your finances, so we've broken down some of those factors below:

How Much Can I Spend in Retirement?

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