50 / 30 / 20 BUDGET

Take-home pay × 50% needs, 30% wants, 20% savings & debt — write the three targets, then fill the buckets.

Name ______________________________ **Month** ______________________________

Monthly take-home pay ____________________ ______________________________

Bucket / item	Target	Planned	vs target
NEEDS — 50% of pay			
Rent / mortgage			
Utilities & groceries			
Transportation			
Insurance & minimums			
Bucket total			
WANTS — 30% of pay			
Dining & entertainment			
Subscriptions			
Shopping & hobbies			
Bucket total			
SAVINGS & DEBT — 20% of pay			
Emergency fund			
Retirement & investing			
Extra debt payments			
Bucket total			

Everything planned ____________

LEFT OVER ____________