

Monthly Budget Worksheet

The 50/30/20 method: about 50% of take-home pay to needs, 30% to wants, 20% to savings and paying down debt. Fill it in below, or print and write.

01 / YOUR MONTHLY INCOME

Monthly take-home income (after taxes)

Your targets: needs about 50%, wants about 30%, savings and debt about 20% of that income.

02 / NEEDS (AIM FOR ABOUT 50%)

CATEGORY	PLANNED	ACTUAL
Rent or housing	<input type="text"/>	<input type="text"/>
Utilities	<input type="text"/>	<input type="text"/>
Groceries	<input type="text"/>	<input type="text"/>
Transportation	<input type="text"/>	<input type="text"/>
Insurance	<input type="text"/>	<input type="text"/>
Phone and internet	<input type="text"/>	<input type="text"/>
Minimum debt payments	<input type="text"/>	<input type="text"/>

03 / WANTS (AIM FOR ABOUT 30%)

CATEGORY	PLANNED	ACTUAL
Dining out	<input type="text"/>	<input type="text"/>
Entertainment	<input type="text"/>	<input type="text"/>
Subscriptions	<input type="text"/>	<input type="text"/>
Shopping	<input type="text"/>	<input type="text"/>
Personal care	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

04 / SAVINGS AND DEBT PAYOFF (AIM FOR ABOUT 20%)

CATEGORY	PLANNED	ACTUAL
Emergency fund	<input type="text"/>	<input type="text"/>
Savings goal	<input type="text"/>	<input type="text"/>
Extra debt payment	<input type="text"/>	<input type="text"/>
Investing for the future	<input type="text"/>	<input type="text"/>
LEFT TO BUDGET Income minus everything you planned. Aim for zero.	<input type="text" value="\$"/>	

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