50/30/20 Budget

Month: _____ Starting balance: $_____

INCOME	Expected	Actual
Take-home pay		
TOTAL INCOME		

EXPENSES	Budget	Actual	Difference
NEEDS (50%): housing			
NEEDS: utilities			
NEEDS: groceries			
NEEDS: transport			
NEEDS: insurance & minimum debt			
WANTS (30%): dining & fun			
WANTS: shopping			
WANTS: subscriptions			
SAVINGS (20%): emergency fund			
SAVINGS: retirement			
SAVINGS: extra debt payoff			
TOTAL EXPENSES			

Income – Expenses = $_____ **Notes: _____**

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