50/30/20 Budget

MONTH _____

MONTHLY TAKE-HOME PAY

TOTAL TAKE-HOME PAY	

50% Needs

Rent, utilities, groceries, insurance, minimum payments

Target $

ITEM	AMOUNT

Total $

Over or under

30% Wants

Eating out, shopping, streaming, hobbies, travel

Target $

ITEM	AMOUNT

Total $

Over or under

20% Savings & debt

Emergency fund, retirement, extra debt payments

Target $

ITEM	AMOUNT

Total $

Over or under

MY SPLIT THIS MONTH

Needs / wants / savings

Left after all three $