

# 50 / 30 / 20 Budget Worksheet

Use this worksheet to map out your monthly income and expenses.

## Monthly Income

Total Monthly Income: \_\_\_\_\_

## 50% Needs (Essentials)

Category	Amount
Housing (Rent/Mortgage)	
Utilities	
Groceries	
Transportation	
Phone/Internet	
Insurance	
Other Needs	
Total Needs	

## 30% Wants (Lifestyle)

Category	Amount
Dining Out	
Subscriptions	
Shopping	
Entertainment	
Travel	
Gifts/Decor	
Other Wants	
Total Wants	

## 20% Savings & Debt

Category	Amount
Emergency Fund	
Debt Repayment	
Retirement	
Short-Term Savings	
Other Savings	
Total Savings	

## Reflection

What stands out to you about your spending? \_\_\_\_\_

Where would you like to make changes? \_\_\_\_\_