50/30/20 Budget

Month _____ **Year** _____

Monthly take-home pay	
Needs target (50%)	
Wants target (30%)	
Savings & debt target (20%)	

Needs (50%): essentials you must pay

Item	Amount
Rent / mortgage	
Utilities	
Groceries	
Insurance	
Transportation	
Minimum debt payments	
Childcare	
Total needs	

Wants (30%): nice to have

Item	Amount
Dining out	
Entertainment and hobbies	
Subscriptions	
Shopping	
Travel	
Total wants	

Savings and debt (20%): your future

Item	Amount
Emergency fund	
Retirement	
Extra debt payments	
Other goals	
Total savings and debt	

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Needs vs. target	
Wants vs. target	
Savings vs. target	
Unassigned	

Positive numbers above mean you are under your needs and wants targets, or over your savings target.