50 / 30 / 20 Worksheet

Split take-home pay: needs 50%, wants 30%, savings and extra debt 20%.

Monthly take-home pay: $_____

Needs - 50%

Target: $_____

Item	Amount

Rent / mortgage, utilities, groceries, insurance, transport, minimum debt payments

Total / share of pay

Wants - 30%

Target: $_____

Item	Amount

Dining out, entertainment, shopping, subscriptions, hobbies, travel

Total / share of pay

Save + extra debt - 20%

Target: $_____

Item	Amount

Emergency fund, sinking funds, retirement, extra debt payments

Total / share of pay