FREE PRINTABLE · BUDGET

50/30/20 Budget Planner

Needs, wants and savings — with the target amounts already worked out for you.

MONTH	TAKE-HOME INCOME

50% NEEDS — TARGET	30% WANTS — TARGET	20% SAVINGS — TARGET

Needs — 50%

ITEM	AMOUNT
Housing	
Utilities	
Groceries	
Transport	
Insurance	
Minimum debt payments	

Wants — 30%

ITEM	AMOUNT
Eating out	
Subscriptions	
Hobbies	
Shopping	

Savings & debt payoff — 20%

ITEM	AMOUNT
Emergency fund	
Extra debt payment	
Long-term savings	

If needs run above 50%, the fix is almost always housing or transport — not coffee. Look there first.