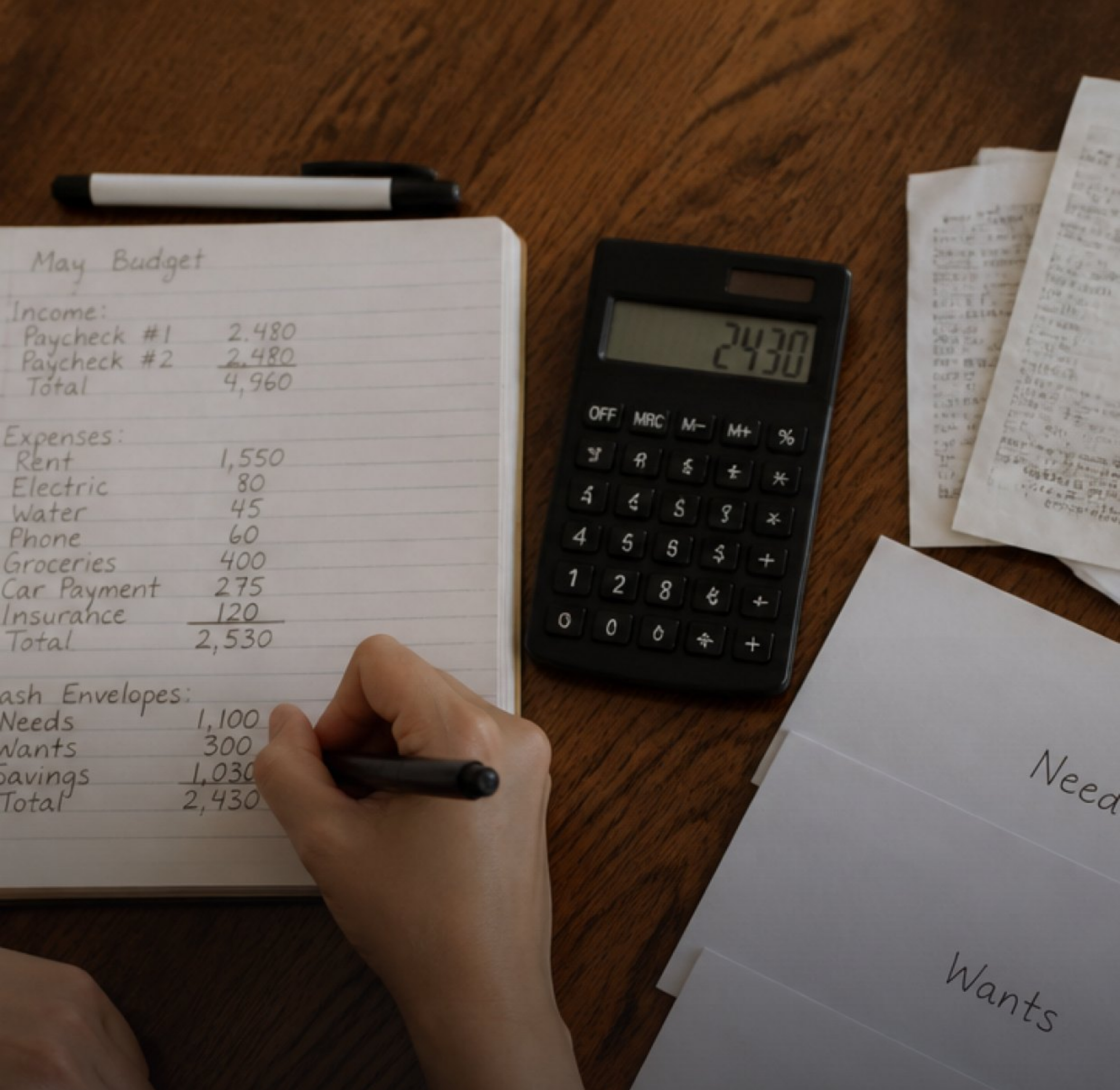


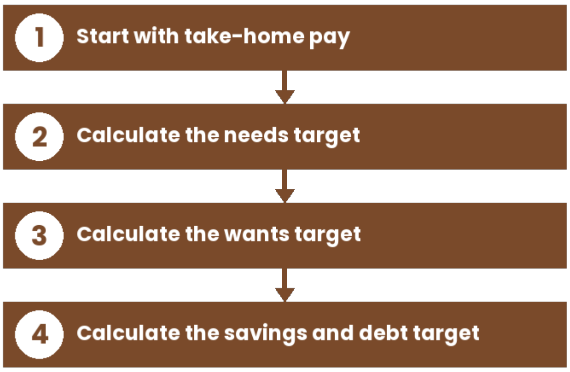
PRINTABLE BUDGET GUIDE

Build Your Monthly 50/30/20 Budget

Use this practical worksheet to turn take-home pay into three clear spending targets. Treat the percentages as flexible guidelines, then adjust them to fit your essential costs, priorities, and income pattern.

Au sommaire

Set up your three targets

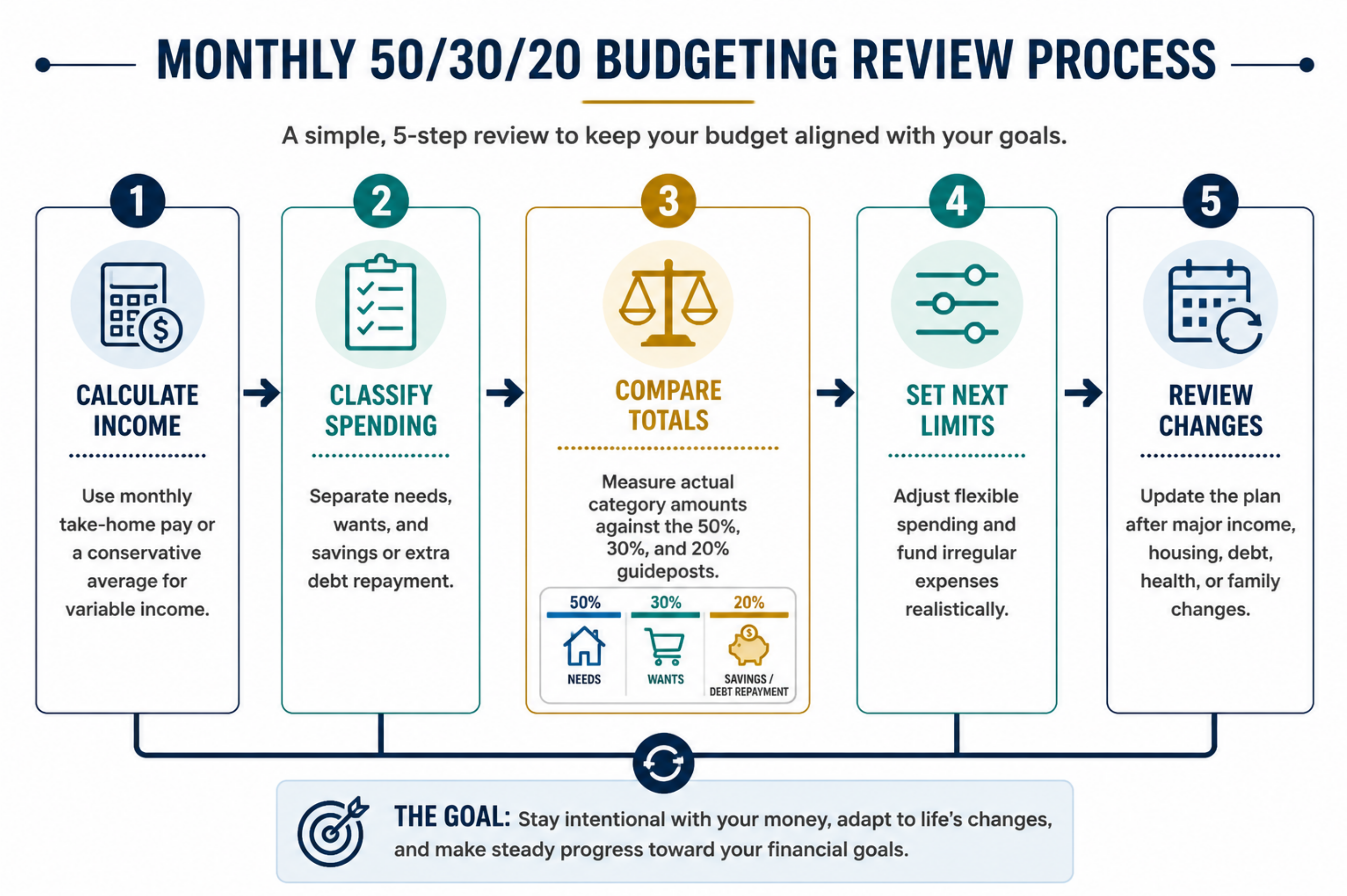


1 **Start with take-home pay**
Use the amount that reaches your bank account after taxes and regular payroll deductions. If your income varies, use a conservative estimate or a lower-income baseline rather than your highest month.

2 **Calculate the needs target**
Multiply monthly take-home pay by 0.50. This is the standard guide for essential costs.

3 **Calculate the wants target**
Multiply monthly take-home pay by 0.30. This is the guide for flexible lifestyle spending.

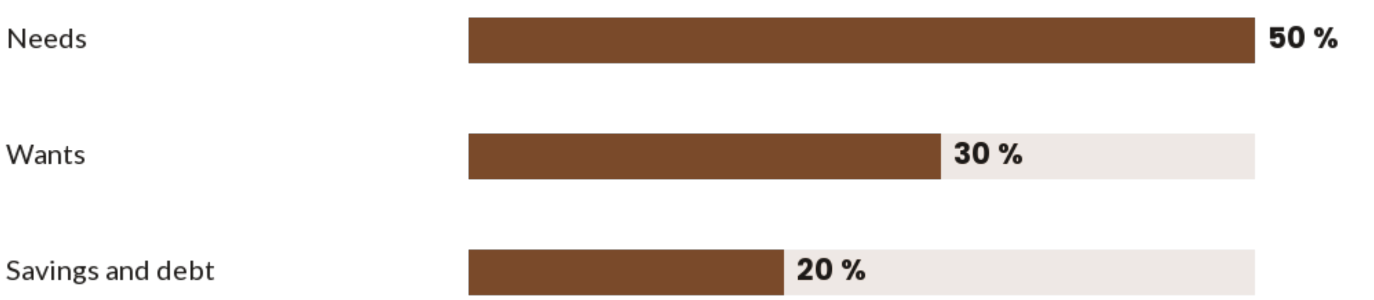
4 **Calculate the savings and debt target**
Multiply monthly take-home pay by 0.20. Direct this amount toward savings, financial goals, or debt repayment above required minimums.

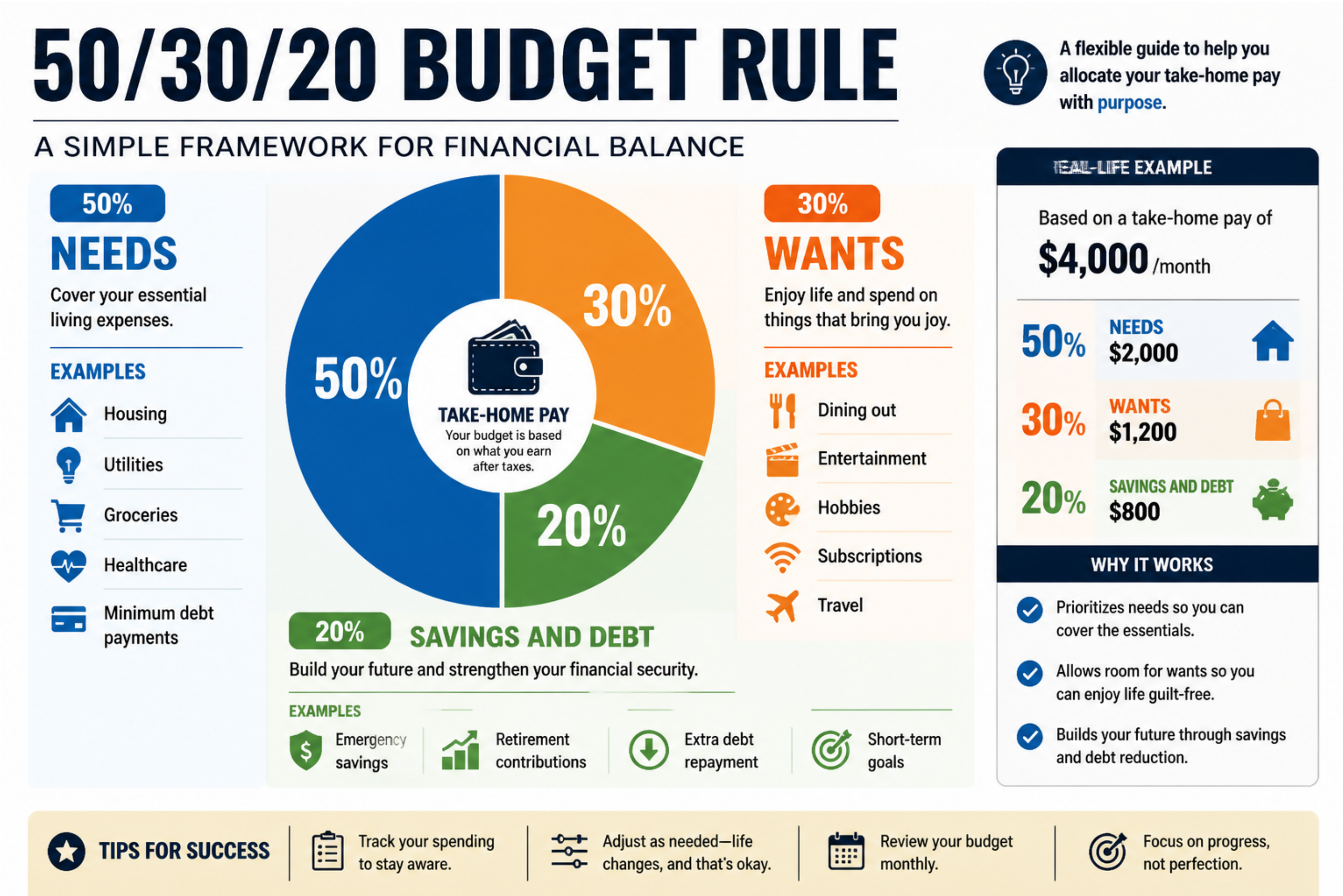


INFOGRAPHIE *50/30/20 monthly budget review process showing income calculation and category comparison*

Know what belongs in each category

Category	Target	Common examples	Check before assigning
Needs	50%	Housing, groceries, utilities, healthcare, insurance, transportation, and minimum debt payments	Is it required for basic living, health, work, or a contractual obligation?
Wants	30%	Dining out, entertainment, hobbies, travel, subscriptions, and nonessential shopping	Could it be postponed, reduced, or canceled if necessary?
Savings and debt	20%	Emergency savings, retirement contributions, other goals, and extra debt repayment	Does this money support future security or pay more than the required minimum?





INFOGRAPHIC *The 50/30/20 framework separates take-home income into needs, wants, and savings or extra debt repayment.*

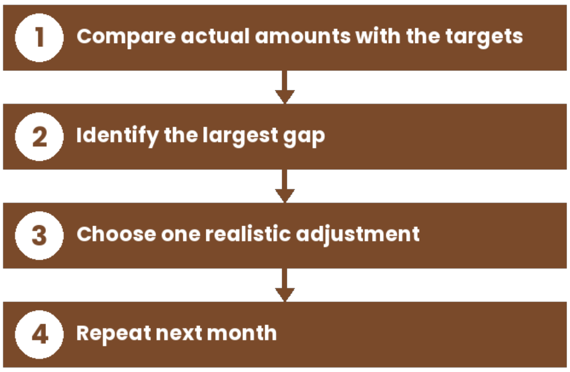
Classify your monthly spending

- [ ] **List every regular monthly expense**
  Include essential bills, flexible spending, savings contributions, and debt payments.
- [ ] **Separate minimum debt payments from extra repayment**
  Minimum payments belong with needs; additional repayment belongs with savings and debt goals.
- [ ] **Mark each expense as a need, want, or savings/debt goal**
  Classify the expense by its role in your household, not by the merchant name.
- [ ] **Account for irregular costs**
  Use sinking funds for annual bills, repairs, gifts, and other expenses that do not arrive every month.
- [ ] **Check for payroll deductions**
  Record retirement, health insurance, or flexible spending deductions consistently so the same money is not counted twice.

A simple monthly example

With hypothetical take-home pay of $4,000, the standard targets are $2,000 for needs, $1,200 for wants, and $800 for savings and debt. Compare your actual categorized spending with these guideposts; the purpose is to identify choices and pressure points, not to pass or fail a test.

Review and adjust each month



1 **Compare actual amounts with the targets**
Look at what you really spent in each category rather than relying only on planned amounts.

2 **Identify the largest gap**
If needs exceed the guideline, review housing, transportation, healthcare, childcare, debt, or other essential costs before cutting all discretionary spending.

3 **Choose one realistic adjustment**
Reduce a flexible expense, redirect available money toward savings or extra debt repayment, or revise the percentages to reflect your circumstances.

4 **Repeat next month**
Use the framework as a recurring diagnostic tool. A different split can be more realistic when essential costs are high or financial priorities change.

! **The percentages are guidelines**
The standard 50/30/20 split may not fit every household. High housing, childcare, healthcare, debt, or irregular income can make needs exceed 50%. Adjust the framework to protect essential bills and reflect your priorities.

The $4,000 example is hypothetical and educational. Use your own take-home income, expenses, and financial priorities.