

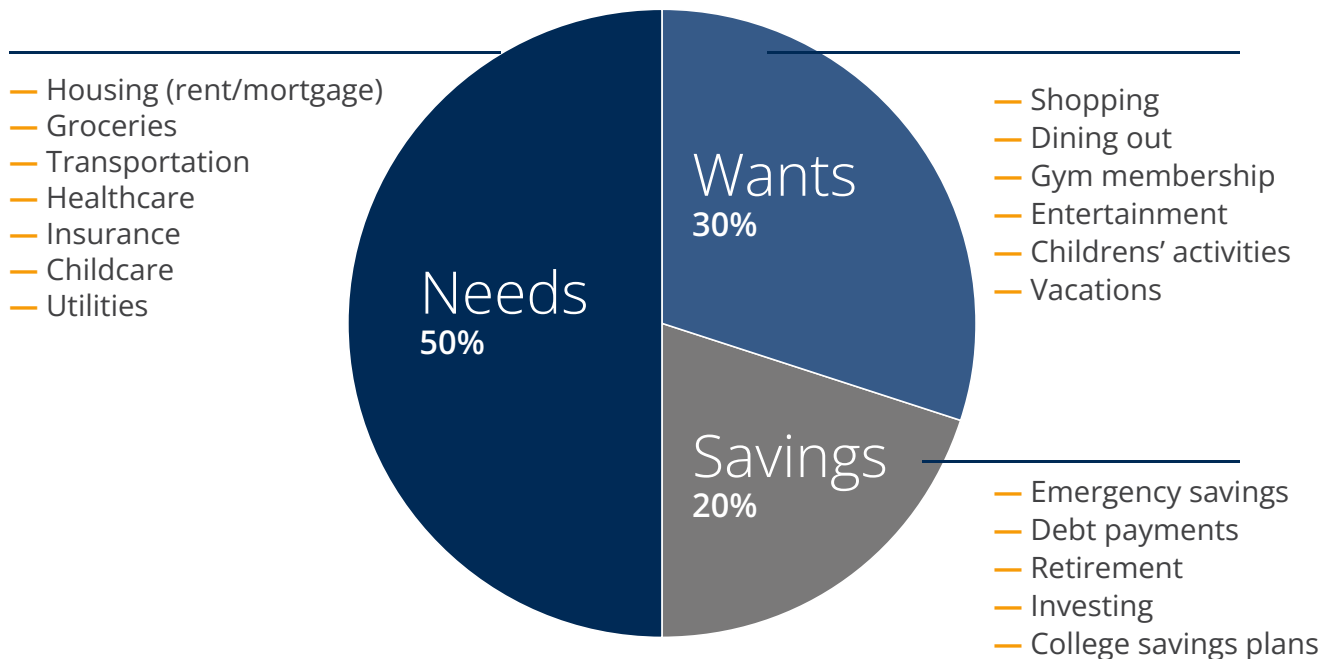
HOUSEHOLD BUDGETING WORKSHEET

The 50/30/20 Budgeting Rule

Creating a monthly budget is the cornerstone of good financial habits. Budgeting helps prioritize your spending as you pursue your financial goals.

An easy way to think about budgeting is to use the 50/30/20 rule:

SPEND NO MORE THAN 50% OF YOUR TAKE-HOME PAY ON ESSENTIAL NEEDS, 30% ON WANTS AND SAVE AT LEAST 20%.



Smart money decisions can help you better budget and accomplish your long-term goals!

BUDGETING WORKSHEET

MONTHLY NET INCOME	EXPECTED	ACTUAL	DIFFERENCE
Salary 1			
Salary 2			
Other			
Total Budgeted Income			
NEEDS – 50%	EXPECTED	ACTUAL	DIFFERENCE
Housing (Mortgage/rent)			
Groceries			
Transportation			
Utilities			
Healthcare			
Childcare			
WANTS – 30%	EXPECTED	ACTUAL	DIFFERENCE
Shopping			
Entertainment & Dining Out			
Gym Membership			
Children's Activities			
Vacations			
SAVINGS – 20%	EXPECTED	ACTUAL	DIFFERENCE
Retirement Savings			
Emergency Savings			
Debt Payments			
College Savings			
Investing			



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