



Fill in your income and expenses in the relevant boxes. Use the "amount" column to record your monthly spending or set goal amounts. Scroll down to see how your totals compare to the 50/30/20 budget guidelines.

Monthly income	Amount
After-tax salary or wages	
Any additional income (rental, financial aid, self-employment, child support, pension, etc.)	
<b>Total</b>	<b>\$0</b>

Expenses	
Needs (monthly)	Amount
Rent/mortgage	
Homeowners or renters insurance premiums	
Property tax (if not already included in the mtg pmt)	
Auto insurance premiums	
Health insurance premiums	
Out-of-pocket medical costs	
Life insurance premiums	
Electricity and natural gas bill	
Water bill	
Sanitation/garbage bill	
Groceries, toiletries and other essentials	
Car payment	
Parking and registration fees	
Car maintenance and repairs	
Gasoline	
Public transportation	
Phone bill	
Internet bill	
Minimum student loan payments	
Other minimum loan payments	
Child support or alimony payments	
Home maintenance and repairs	
Homeowners association fees	
Other	
<b>Total spent on necessities</b>	<b>\$0</b>

Wants (monthly)	Amount
Clothing, jewelry, etc.	
Dining out	
Special meals at home	
Entertainment	
Movie, concert and event tickets	
Gym or club memberships	
Travel expenses (airline, hotels, cars, etc.)	
Cable or streaming packages	
Home decor items	
Furniture	
Gardener/pool/alarm service	
Other	
<b>Total spent on wants</b>	<b>\$0</b>

Savings and debt repayment (monthly)	Amount
Emergency fund contributions	
Savings account contributions	
401(k) contributions	
Individual retirement account contributions	
Other investments	
Credit card payments	
Excess payments on student loans	
Excess payments on mortgage	
Other	
<b>Total spent on savings &amp; paying off debt</b>	<b>\$0</b>

<b>Total expenses</b>	<b>\$0</b>
<b>Income remaining</b>	<b>\$0</b>

Your totals	
<b>Needs</b>	<b>\$0</b>
<b>Wants</b>	<b>\$0</b>
<b>Savings and debt repayment</b>	<b>\$0</b>

50/30/20 comparison	
<b>50% for necessities</b>	<b>\$0</b>
<b>30% for wants</b>	<b>\$0</b>
<b>20% for savings and debt repayment</b>	<b>\$0</b>