WEALTH SQUADRON

MONTH _____ YEAR _____

MONTHLY BUDGET

Fill in **Planned** on the 1st. Fill in **Actual** as the month goes. Any line that runs over? Take it from a want, not from savings.

INCOME

Take-home, after taxes

	PLANNED	ACTUAL
Paycheck 1	$	$
Paycheck 2	$	$
Side income	$	$
	$	$
TOTAL INCOME	$	$

NEEDS

Guide: 50% of income

	PLANNED	ACTUAL
Rent or mortgage	$	$
Utilities	$	$
Phone & internet	$	$
Groceries	$	$
Transportation	$	$
Insurance	$	$
Minimum debt payments	$	$
	$	$
TOTAL NEEDS	$	$

WANTS

Guide: 30%

	PLANNED	ACTUAL
Dining out	$	$
Subscriptions	$	$
Shopping	$	$
Fun & travel	$	$
Gifts	$	$
	$	$
TOTAL WANTS	$	$

SAVINGS & EXTRA DEBT

Guide: 20%

	PLANNED	ACTUAL
Emergency fund	$	$
Retirement	$	$
Savings goal	$	$
Extra debt payments	$	$
	$	$
TOTAL SAVINGS	$	$

THE MATH

TOTAL INCOME $ − NEEDS $ − WANTS $ − SAVINGS $ = LEFT TO ASSIGN $

Aim for $0: every dollar gets a job

50/30/20 CHECK Needs _____ % / 50 Wants _____ % / 30 Savings _____ % / 20

BILL DUE DATES

Write each bill on the day it's due

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	

THIS MONTH'S MONEY WIN

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