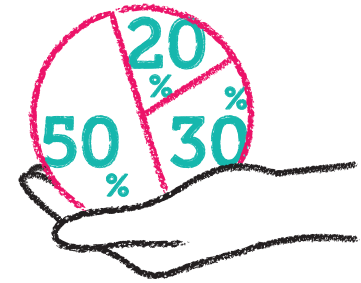


Get started with budgeting

Try the 50/20/30 budget



After-tax monthly take-home pay = \$ _____

2 Needs

50% = \$ _____ /month



DIVIDE BETWEEN:

Need	Monthly limit
Rent/ mortgage	\$
Utilities	\$
Groceries	\$
Insurance	\$
Healthcare	\$
Transportation	\$
Other needs	\$

3 Goals

20% = \$ _____ /month



DIVIDE BETWEEN:

Goal	Monthly limit
Emergency fund	\$
Retirement savings	\$
Paying down student loans	\$
Paying down other debt	\$
Other saving/ debt goals	\$

4 Wants

30% = \$ _____ /month



DIVIDE BETWEEN:

Want	Monthly limit
Restaurants and bars	\$
Clothes	\$
Entertainment	\$
Travel	\$
Hobbies	\$
Splurges	\$
Other wants	\$

5 NEXT STEPS...

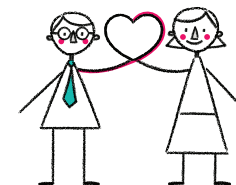


- Choose a budgeting app
- Link your accounts

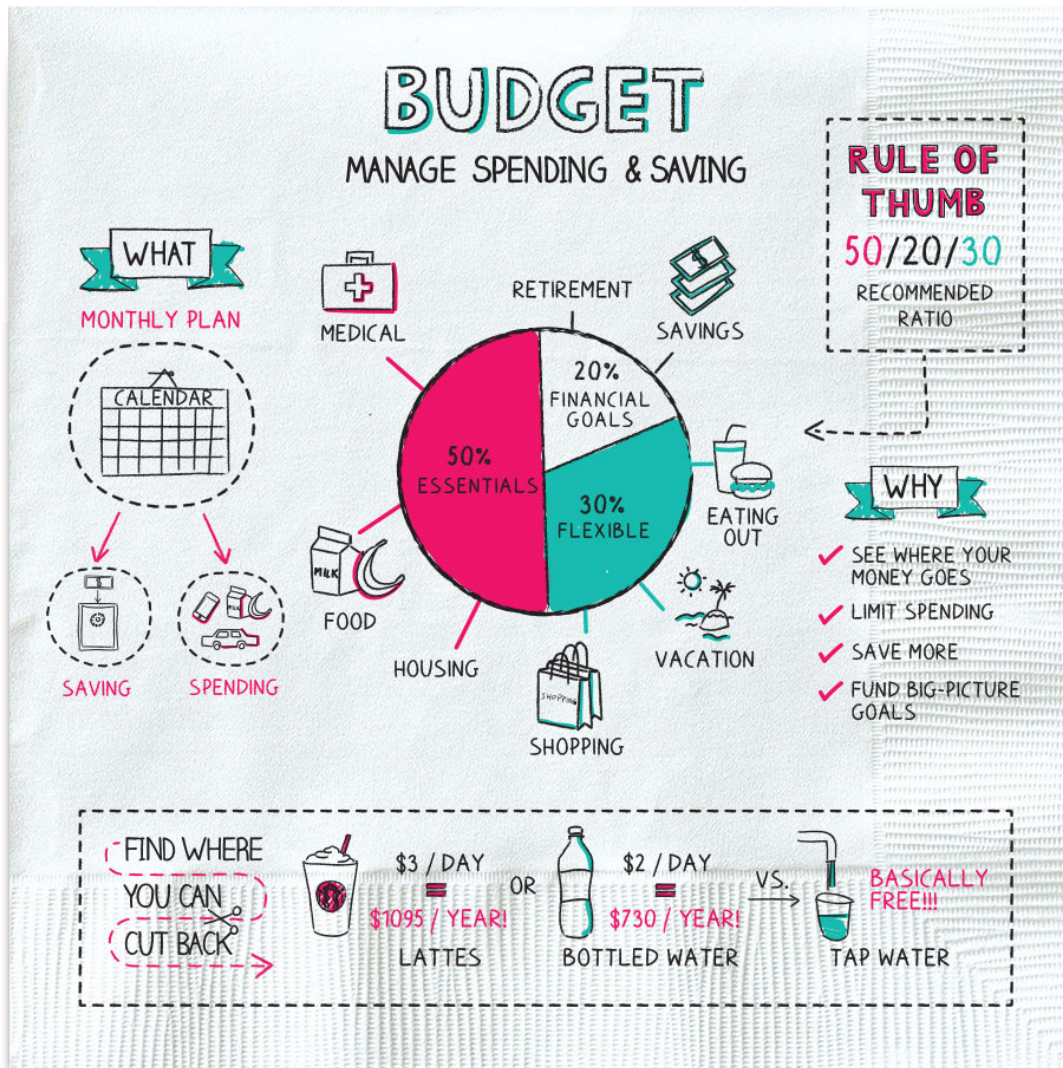
- Set up alerts so you know when you're close to hitting your limits

Most important!

- Stick to your budget
- Look for new places to cut back



And give yourself a pat on the back for trying. We're all doing the best we can!



Why budgeting matters

It's just basic math:

If you spend more than you earn, you're never going to get (or stay rich)—no matter how much money you make. Budgeting is important because it puts you in charge of your spending and saving, instead of leaving it to chance.

The big question...

... when making a budget is how much of your income to set aside for each major expense category. If you want to create your own bespoke budget then more power to you, but some people find they need more guidance.

That's where the 50/20/30 budget comes in handy.

It offers a solid approach for balancing lofty big-picture dreams (i.e. your 20% goals budget) against the reality that sometimes, we all need to live a little (hello, 30% flexible). So you can save for retirement and go to happy hour.