PAYCHECK % WORKSHEET

Split every paycheck into needs, wants, savings & debt

PAYCHECK $ ____________ PAY DATE ____________

The 50 / 30 / 20 rule — a simple starting split you can bend to fit your real life. 50 / 30 / 20

50% NEEDS
Target = $ ____________

30% WANTS
Target = $ ____________

20% SAVINGS & DEBT
Target = $ ____________

NEEDS — 50%
rent, bills, groceries

Rent / Mortgage	$ ______
Utilities	$ ______
Groceries	$ ______
Transportation / Gas	$ ______
Insurance	$ ______
Phone / Internet	$ ______
Childcare / Medical	$ ______
Minimum Debt Payments	$ ______
Other Need	$ ______
▶ **TOTAL NEEDS**	$ ______

WANTS — 30%
the fun stuff

Eating Out / Coffee	$ ______
Entertainment / Streaming	$ ______
Shopping / Clothing	$ ______
Hobbies / Personal	$ ______
Other Want	$ ______
▶ **TOTAL WANTS**	$ ______

SAVINGS & DEBT — 20%
future you

Emergency Fund	$ ______
Sinking Funds	$ ______
Extra Debt Payoff	$ ______
Retirement / Investing	$ ______
▶ **TOTAL SAVED**	$ ______

NEEDS 50%	WANTS 30%	SAVINGS 20%	LEFT OVER ✓
$	**$**	**$**	**$**

"There's no perfect split — the best one is the plan you can actually stick to."

My Adjustments & Reminders

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