Smart Cents Club

FREE TEMPLATE

Simple Budget Template

The 50/30/20 rule, blank and ready to fill in. Write your real take-home pay, set your three targets, then list your real bills until every dollar has a job.

Monthly take-home pay $ ______________ What actually lands in your account — not your salary.

Needs

Target: 50% of income

Rent / mortgage	$ ______
Utilities	$ ______
Groceries	$ ______
Transportation	$ ______
Insurance	$ ______
Minimum debt payments	$ ______
Other	$ ______
Needs total	**$** ______

Wants

Target: 30% of income

Eating out	$ ______
Subscriptions	$ ______
Shopping	$ ______
Fun money	$ ______
Other	$ ______
Wants total	**$** ______

Savings & debt paydown

Target: 20% of income

Emergency fund	$ ______
Retirement / long-term savings	$ ______
Extra debt payment	$ ______
Other	$ ______
Savings total	**$** ______

Needs + Wants + Savings = $ ______________ should match your income at the top — every dollar has a job.

Needs 50%

Rent, utilities, groceries, transportation, insurance, minimum debt.

Target ______________

Wants 30%

Eating out, subscriptions, shopping, fun money.

Target ______________

Savings 20%

Emergency fund, long-term savings, extra debt payoff.

Target ______________

Fixed costs run higher than 50%? That's common, not a failure — try a 60/25/15 or 70/20/10 split instead. Full breakdown in the how-to-make-a-budget-for-beginners guide on smartcentsclub.com.

How to use this

1. Write your real take-home pay at the top — not your salary.
2. Multiply it by 50%, 30%, and 20% to set your three targets.
3. List your real bills under each block until you hit target, then send the leftover to savings.