

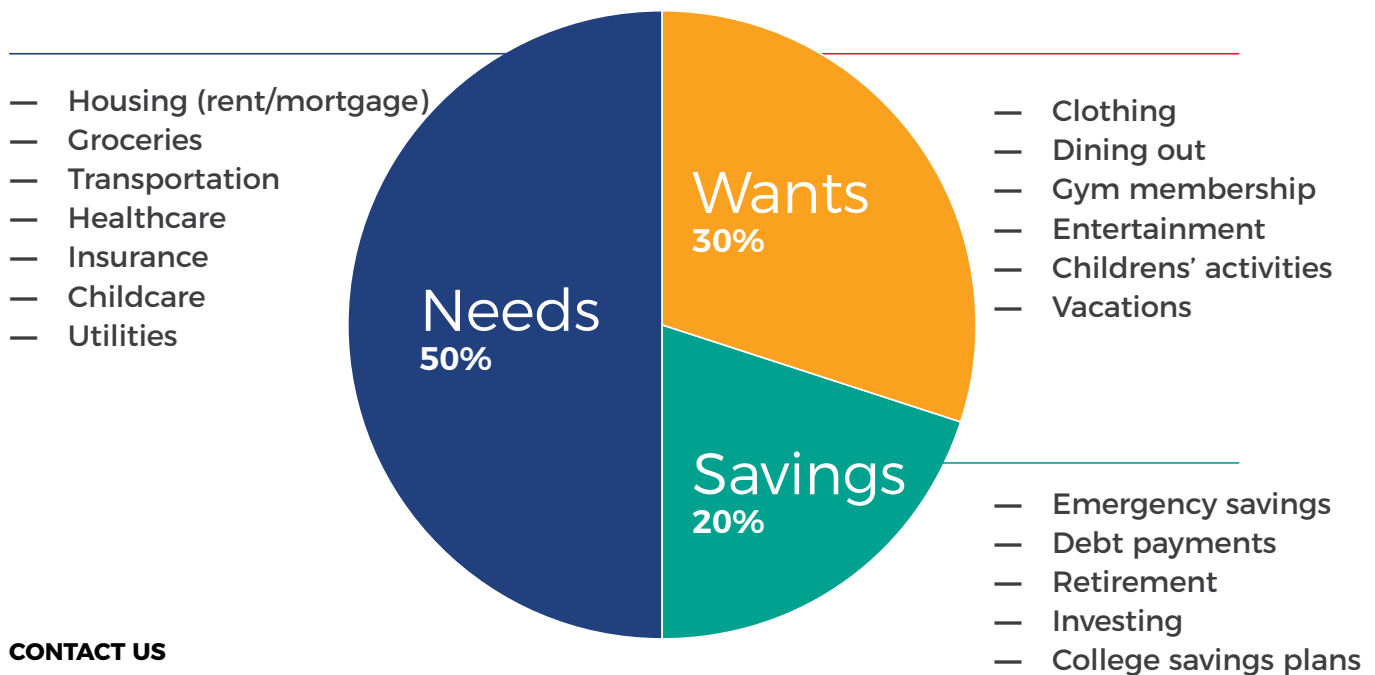
# HOUSEHOLD BUDGETING WORKSHEET

## The 50/30/20 Budgeting Rule

Creating a monthly budget is the cornerstone of good financial habits. Budgeting helps prioritize your spending as you pursue your financial goals.

An easy way to think about budgeting is to use the 50/30/20 rule:

**SPEND NO MORE THAN 50% OF YOUR TAKE-HOME PAY ON ESSENTIAL NEEDS, 30% ON WANTS AND SAVE AT LEAST 20%.**



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## BUDGETING WORKSHEET

This customizable budgeting worksheet can help you track your income and spending so you can focus on what's most important. Simply modify the information below to fit your personal situation. Include the family. Creating a budget together allows you to work towards shared financial goals. **It's never too early to talk about healthy money habits!**

MONTHLY NET INCOME	EXPECTED	ACTUAL	DIFFERENCE
Salary 1			
Salary 2			
Other			
Total Budgeted Income			

NEEDS/ESSENTIAL EXPENSES – 50%	EXPECTED	ACTUAL	DIFFERENCE
Housing (Mortgage/rent)			
Groceries			
Transportation			
Utilities			
Healthcare			
Childcare			

WANTS – 30%	EXPECTED	ACTUAL	DIFFERENCE
Dining Out			
Entertainment			
Gym Membership			
Children's Activities			
Vacations			

SAVINGS – 20%	EXPECTED	ACTUAL	DIFFERENCE
Retirement Savings			
Emergency Savings			
Debt Payments			
College Savings			
Investing			

**Smart money decisions can help you better budget and accomplish your long-term goals!**