

Find your perfect 50/30/20

Track your cash inflows and outflows for a given month and see how much of your money is spent on needs, wants and savings. Plus you'll get target guidelines for the amounts you want to be spending based on your income. If you're not hitting the 50/30/20 percentages, see what you can trim.

Monthly after tax income:

50% Monthly Needs	Amount
Mortgage/rent	
Car payment	
Car insurance	
Gas/repair/transit	
Groceries	
Utilities	
Child care	
Student loan payment	
Credit card 1 payment	
Credit card 2 payment	
Credit card 3 payment	
Phone	
Personal care	
Taxes	
Internet	
Other	

Needs total actual

50% target

30% Monthly Wants	Amount
Clothes	
Cable/satellite	
Dining out	
Entertainment	
Vacations	
Cash spending	
Gifts and holidays	
Charitable and religious organizations	
Other	

Wants total actual

30% target

20% Monthly Savings & Debt Reduction	Amount
Emergency	
Debt reduction	
Other	

Savings total actual

20% target

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