50/30/20 BUDGET

$ _____
MONTHLY
INCOME

(CHECKING
ACCOUNT)

OBLIGATIONS
$ _____

(Ideally 50% of income)
- Bills
- Rent
- Recurring payments

SAVINGS
$ _____

(Ideally 20% of income)
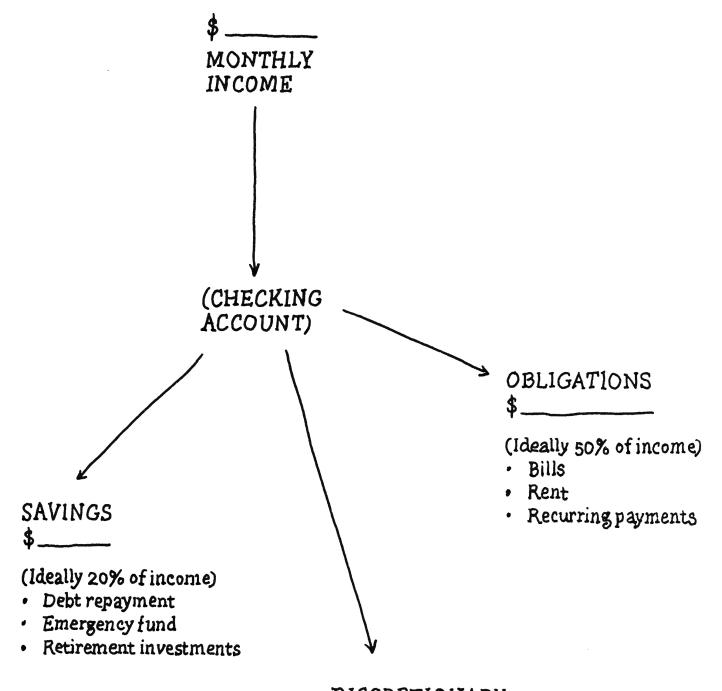- Debt repayment
- Emergency fund
- Retirement investments

DISCRETIONARY
$ _____

(Ideally 30% of income)
- Food
- Transportation
- Wants