Monthly Budget · 50/30/20 Framework

Educational fillable template · 2 pages · Organize your monthly income with clarity

STEP 1 · YOUR MONTHLY NET INCOME

After taxes, 401(k), health insurance. Add all paychecks this month.

Paycheck 1 (you)	$
Paycheck 2 (you)	$
Paycheck 1 (partner)	$
Paycheck 2 (partner)	$
Side hustle / 1099	$
TOTAL NET INCOME	$

STEP 2 · YOUR 50/30/20 SPLIT

Multiply your net income by each percentage. These are your 3 maximum buckets.

Needs — max (50%)	$	x 0.50 =
Wants — max (30%)	$	x 0.30 =
Savings — min (20%)	$	x 0.20 =

STEP 3 · NEEDS (50% BUCKET)

These are the essential expenses that support your daily life — housing, transportation, health, and your ability to earn income.

Categoría / Category	Nota	$ / mes
Rent / mortgage (P+I+T+I)	PITI = principal+interest+tax+insurance	$
Utilities (electric, water, gas, trash)	Avg of last 3 months	$
Internet + phone (basic)	Essential only	$
Groceries (not dining out)	Groceries only	$
Transportation (car payment + gas + insurance)	Or transit	$
Health insurance (your share)	Monthly premium	$
Childcare / preschool	Only if you work	$
Debt minimums (cards, student)	NOT the extra	$
Other essentials		$
TOTAL NEEDS		$

STEP 4 · WANTS (30% BUCKET)

This category includes discretionary spending that enhances quality of life but isn't required for basic living. Reviewing these expenses regularly helps identify opportunities to save.

Categoría / Category	Nota	$ / mes
Dining out / coffee / takeout		$
Streaming (Netflix, Spotify, Disney+, etc.)	SUM THEM ALL	$
Gym / subscriptions (apps, books, hobbies)		$
Clothing beyond basics		$
Entertainment (movies, concerts)		$
Travel / vacations	Monthly set-aside	$
Upgrades (fast internet, new phone)		$
Other wants		$
TOTAL WANTS		$

STEP 5 · SAVINGS & INVESTING (20% BUCKET)

This category helps transform today's income into tomorrow's opportunities. Consider capturing your employer's full 401(k) match when available.

Categoría / Category	Nota	$ / mes
401(k) — your contribution	% of salary	$
401(k) — employer match (doesn't count toward 20%)	BONUS	$
Roth IRA / traditional IRA	$7,500 max 2026	$
Emergency fund → HYSA	3-6 months goal	$
EXTRA payment on highest-APR card	Above minimum	$
529 / brokerage for kid(s)		$
Other (HSA, brokerage)		$
TOTAL SAVINGS		$

STEP 6 · COMPARE & ADJUST

Do your 3 real categories match the 50/30/20 buckets? If not, what do you cut or increase?

Real needs vs target	
Real wants vs target	
Real savings vs target	
Surplus or shortfall?	
Top 3 areas to adjust this month	

CONSIDERATIONS

If needs exceed 50%, evaluating housing or transportation can have the biggest impact. If wants exceed 30%, consider reviewing subscriptions you no longer use actively. If savings are below 20%, automating a transfer on payday can help maintain consistency.

NEXT STEP · Download the Debt Tracker and 30-Day Spending Audit at tufuturofinanzas.com/presupuesto-deuda

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