



IMPORTANT: DOWNLOAD FORM FIRST, fill out (you can fill out in Acrobat Reader, a free app or fill out by hand and scan, then email to Nick@SafeMoneyNick.com)

Monthly income	Amount
After-tax salary or wages	
Any additional income (rental, financial aid, self-employment, child support, pension, etc.)	
Total	
Expenses	
Needs (monthly)	Amount
Rent/mortgage	
Homeowners or renters insurance premiums	
Property tax (if not already included in the mortgage payment)	
Auto insurance premiums	
Health insurance premiums	
Out-of-pocket medical costs	
Life insurance premiums	
Electricity and natural gas bill	
Water bill	
Sanitation/garbage bill	
Groceries, toiletries and other essentials	
Car payment	
Parking and registration fees	
Car maintenance and repairs	
Gasoline	
Public transportation	
Phone bill	
Internet bill	
Minimum student loan payments	
Other minimum loan payments	
Child support or alimony payments	
Other	
Total spent on necessities	

Wants (monthly)	Amount
Clothing, jewelry, etc.	
Dining out	
Special meals at home	
Alcohol	
Movie, concert and event tickets	
Gym or club memberships	
Travel expenses (airline tickets, hotels, rental cars, etc.)	
Cable or streaming packages	
Home decor items	
Other	
Total spent on wants	
Savings and debt repayment (monthly)	Amount
Emergency fund contributions	
Savings account contributions	
401(k) contributions	
Individual retirement account contributions	
Other investments	
Credit card payments	
Excess payments on student loans	
Excess payments on mortgage	
Other	
Total spent on savings and paying off debt	
Total expenses	
Income remaining	

Your totals	
	Needs
	Wants
	Savings and debt repayment

50/30/20 comparison	
	50% for necessities
	30% for wants
	20% for savings and debt repayment