



CentsibleTools Budget Planner

The 50/30/20 worksheet + 4-week spending tracker · Print it, fill it in by hand, repeat monthly.

1 · Your 50/30/20 worksheet

Monthly take-home pay (what actually lands in your account): \$ _____

Split that number three ways below. These are targets, not grades — if rent breaks the 50%, adjust the other two and keep going. A budget you roughly follow beats a perfect one you abandon.

NEEDS — 50%

Rent, bills, groceries,
transport, minimum payments

Your target:

_____ = pay × 0.50

WANTS — 30%

Eating out, fun, travel,
subscriptions, treats

Your target:

_____ = pay × 0.30

SAVINGS — 20%

Emergency fund, extra
debt payoff, goals

Your target:

_____ = pay × 0.20

2 · Four-week spending tracker

Once a week (five honest minutes), total what you actually spent in each bucket and write it down.

No judging, no fixing yet — the first month is just about seeing your real numbers.

Week	Needs spent	Wants spent	Saved / paid off	One thing I noticed
Week 1	\$ _____	\$ _____	\$ _____	
Week 2	\$ _____	\$ _____	\$ _____	
Week 3	\$ _____	\$ _____	\$ _____	
Week 4	\$ _____	\$ _____	\$ _____	

End of month — the only question that matters:

Did savings move, even a little? If yes, the system works — repeat it next month. If no, shrink the target until it fits your real life, and automate that amount for the day after payday.

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