

BUDGET WORKSHEET - 60/25/15 MODEL

How to Use This Worksheet:

This worksheet is designed to help you apply the 60/25/15 budgeting model, with dedicated space for wealth-building allocations.

Allocate 60% of your income to essentials, 25% to financial stability (savings, debt payoff), and 15% to investments and personal growth.

Complete this monthly to track and adjust your spending habits.

1. Monthly Income

Primary Income Source: _____ Amount: \$ _____

Secondary Income Source: _____ Amount: \$ _____

Side Hustles/Other: _____ Amount: \$ _____

Total Monthly Income: \$ _____

2. Essentials - 60% (\$ _____)

Rent/Mortgage: \$ _____

Utilities (Electric, Water, Gas): \$ _____

Groceries: \$ _____

Transportation: \$ _____



Phone/Internet: \$_____

Insurance: \$_____

Other Essentials: \$_____

3. Stability - 25% (\$_____)

Debt Repayment: \$_____

Emergency Fund Savings: \$_____

Short-Term Savings Goals: \$_____

Health or Life Insurance: \$_____

4. Wealth & Growth - 15% (\$_____)

Investments (Brokerage, ETFs, etc.): \$_____

Retirement (IRA, 401k): \$_____

Courses/Books/Coaching: \$_____

Other Growth Expenses: \$_____

5. Notes & Adjustments

