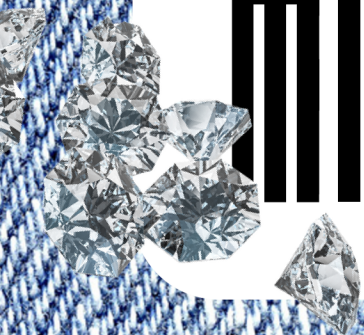


BUDGET IN 5

MINUTES CHEAT SHEET



Real Results in 3
steps



STEP 1

LIST YOUR MONEY

WRITE DOWN ALL YOUR SOURCES OF INCOME (AFTER TAXES) AND ALL YOUR MONTHLY EXPENSES.

Sources of Income	Expenses	Actual
	Rent/Mortgage	
	Utilities	
	Groceries	
	Transportation	
	Subscriptions	
	Childcare/School expenses	
	Minimum debt payments	

Quick Tip: Don't stress about being perfect. Just get everything you think you spend written down — this is your starting point.

NOTES :

STEP 2:

LABEL YOUR SPENDING

GO THROUGH YOUR EXPENSES AND LABEL EACH ONE:

Expenses	Need	Want	Debt
Rent/Mortgage			
Utilities			
Groceries			
Transportation			
Subscriptions			
Childcare/School expenses			

Quick Tip: Review your “Needs” first. This helps you quickly see what has to stay and what can go when money’s tight.

- **Need** – necessary for survival or stability
- **Want** – things you enjoy but could cut if needed
- **Debt** – loans, credit cards, or anything owed

STEP 3:

LAUNCH YOUR PLAN

NOW CREATE A SIMPLE BUDGET USING THE 50/30/20 METHOD

Expenses	Need 50%	Want 30%	Debt 20%
Rent/Mortgage			
Utilities			
Groceries			
Transportation			
Subscriptions			
Childcare/School expenses			

Quick Tip: If your needs are more than 50%, don't worry — the goal is awareness first, then adjustments. Use this info to cut back where you can and make a game plan.

What is this method? It's a budgeting guideline to help you manage your money wisely — half for essentials, a third for lifestyle, and the rest for your future.

Example: If you bring home \$2,000/month:

- \$1,000 → Needs
- \$600 → Wants
- \$400 → Savings or Debt

BONUS: SAVING PLAN

MONTH : _____

GOALS : _____

