

# 60-20-20 Budget

60% of take-home pay is allocated towards needs: housing, food, health insurance, utilities, auto payments/insurance, medication, basic clothing, etc. **Total amount allowed:** \_\_\_\_\_.

Category:	Amount:

20% of pay is allocated towards wants: cable, dining out, entertainment (movies, video games, music, books), vacations, and hobbies. **Total amount allowed:** \_\_\_\_\_.

Category:	Amount:

20% of pay is allocated towards savings: paying off debt, emergency fund, retirement savings, and investments. **Total amount allowed:** \_\_\_\_\_.

Category:	Amount: