

50 / 30 / 20 Budget Template

Ek simple rule — financial peace ke liye

The Money Wake-Up Call · by Hitesh Lakhani

The 50 / 30 / 20 Rule — Kya hai yeh?

| | | |
|-----|---|--|
| 50% | NEEDS — Zaroorat ki cheezein | Rent/EMI, groceries, bills, transport, school fees |
| 30% | WANTS — Jo chahiye par zarori nahi | Eating out, shopping, OTT, travel, entertainment |
| 20% | SAVINGS — Kal ke liye aaj ka kaam | SIP, emergency fund, PPF, NPS, investments |

Note: Yeh rule ek starting point hai. Apni situation ke hisab se adjust karo.

Part A — Apni Income Calculate Karo

| Income Source | Monthly Amount (Rs.) |
|---|----------------------|
| Net Salary (after TDS / PF deduction) | _____ |
| Spouse / Partner Income (if applicable) | _____ |
| Freelance / Side Income | _____ |
| Rental Income | _____ |
| Any Other Regular Income | _____ |
| TOTAL MONTHLY INCOME (A) | _____ |

Part B — Apne Budget Buckets Set Karo

Neeche apna income (A) enter karo aur recommended amount calculate karo:

| Bucket | % of Income | Formula | Your Target (Rs.) | Actual (Rs.) |
|--------------|-------------|---------------------|----------------------|--------------|
| NEEDS | 50% | Total Income x 0.50 | _____ | _____ |
| WANTS | 30% | Total Income x 0.30 | _____ | _____ |
| SAVINGS | 20% | Total Income x 0.20 | _____ | _____ |
| TOTAL | 100% | | = Your Income | _____ |

Part C — NEEDS Breakdown (50% bucket detail)

| Expense | Monthly Amount (Rs.) |
|----------------------------|----------------------|
| Home Loan EMI / House Rent | _____ |
| Electricity + Water Bills | _____ |
| Groceries & Kitchen | _____ |
| Transport / Fuel / Metro | _____ |
| Children's School Fees | _____ |
| Health Insurance Premium | _____ |
| Mobile / Internet Bills | _____ |
| Medicines / Doctor Visits | _____ |
| Other Essential: | _____ |
| NEEDS TOTAL | _____ |

Part D — SAVINGS Breakdown (20% bucket detail)

| Where to Save / Invest | Monthly Amount (Rs.) | Platform |
|------------------------------|----------------------|----------|
| Emergency Fund (build first) | _____ | _____ |
| SIP — Index / Mutual Fund | _____ | _____ |
| EPF / PPF | _____ | _____ |
| NPS (National Pension) | _____ | _____ |
| Health Insurance Top-up | _____ | _____ |
| Child Education Fund | _____ | _____ |
| Other Goal-based Saving | _____ | _____ |
| SAVINGS TOTAL | _____ | |

3 Golden Rules — Yaad Rakhna

| | |
|---|--|
| 1 | Pehle invest karo, baad mein kharcho. SIP automate karo — salary aate hi. |
| 2 | Emergency fund = 3 se 6 mahine ke kharche. Yeh pehle banao, baad mein invest karo. |
| 3 | Credit card ka poora bill bharo — sirf minimum nahi. Interest trap se bacho. |