

1. Figure out your monthly income below. Calculate your budget with your monthly paychecks, any miscellaneous cash, and rollover cash from last month. Here's an example:

| Income | |
|------------------------------------|-------------------|
| Paycheck #1 | \$1,400.00 |
| Paycheck #2 | \$1,400.00 |
| Other (freelance, gifts, rollover) | \$200.00 |
| TOTAL | \$3,000.00 |

2. Use the 50-30-20 budget to split your monthly income into Fixed (Essential) Expenses (50%), Variable (Flexible) Expenses (30%), and Saving and Investing (20%). You can use the equations on the next page to figure out your amounts.

Special note: People may define fixed and variable expenses a bit differently, but this is meant as a general template to get you started.

3. Then categorize your expenses.

We've created a sample budget with \$3,000 of monthly income from two paychecks, and spare cash from the previous month. You can use this model to make your own budget.

| Fixed (Essential) Expenses (50%) | |
|----------------------------------|-------------------|
| Rent | \$800.00 |
| Utilities | \$100.00 |
| Phone bill | \$80.00 |
| Student loans | \$200.00 |
| Groceries | \$200.00 |
| Transportation | \$120.00 |
| TOTAL | \$1,500.00 |

| Variable (Flexible) Expenses (30%) | |
|------------------------------------|-----------------|
| Social & entertainment | \$350.00 |
| Shopping | \$250.00 |
| Beauty/grooming | \$150.00 |
| Miscellaneous | \$150.00 |
| TOTAL | \$900.00 |

| Saving and Investing (20%) | |
|----------------------------|-----------------|
| Emergency fund | \$200.00 |
| Retirement | \$300.00 |
| Investments | \$100.00 |
| TOTAL | \$600.00 |

[Check out the blank budget sheet on the next page →](#)

Blank budget example

STASH

| Income | |
|------------------------------------|--|
| Paycheck #1 | |
| Paycheck #2 | |
| Other (freelance, gifts, rollover) | |
| TOTAL | |

$$\underline{\hspace{2cm}} \text{ TOTAL} \times .5 = \underline{\hspace{2cm}} \text{ FIXED (ESSENTIAL) EXPENSES}$$

$$\underline{\hspace{2cm}} \text{ TOTAL} \times .3 = \underline{\hspace{2cm}} \text{ VARIABLE (FLEXIBLE) EXPENSES}$$

$$\underline{\hspace{2cm}} \text{ TOTAL} \times .2 = \underline{\hspace{2cm}} \text{ SAVING \& INVESTING}$$

| Fixed (Essential) Expenses (50%) | |
|----------------------------------|--|
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| | |
| TOTAL | |

| Variable (Flexible) Expenses (30%) | |
|------------------------------------|--|
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| | |
| | |
| TOTAL | |

| Saving and Investing (20%) | |
|----------------------------|--|
| | |
| | |
| | |
| TOTAL | |

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