

SET UP 50/30/20 THIS WEEKEND

A step-by-step checklist for
your first month



FIND YOUR NUMBER

Step 1

- ☐ Add up last month's take-home pay
- ☐ Include side income you can count on
- ☐ Multiply it by 0.5, 0.3 and 0.2

CLOSE THE GAPS

Step 3

- ☐ Needs too high? Trim wants first
- ☐ Cancel one subscription you forgot about
- ☐ Set a weekly spending limit for wants

SORT YOUR SPENDING

Step 2

- ☐ Pull the last 30 days of bank statements
- ☐ Tag each charge need, want or savings
- ☐ Total each group

AUTOMATE IT

Step 4

- ☐ Schedule a savings transfer for payday
- ☐ Put fixed bills on autopay where you can
- ☐ Recheck the split next month

ONE AFTERNOON OF SETUP. A WHOLE MONTH OF KNOWING WHERE
YOU STAND.