



THE BUDGET BLUEPRINT

Simple money basics that keep your life steady.

1



What comes in

Know your income and when it hits your account.

2



What goes out

Track your spending so every dollar has a job.

3



What's left

Use what's left to build your future and handle life.

THE 50/30/20 APPROACH



50% NEEDS

Cover the essentials: housing, utilities, food, transportation, insurance, and minimum debt payments.



30% WANTS

Enjoy life a little: dining out, hobbies, subscriptions, entertainment, and travel.



20% SAVINGS & DEBT

Build savings, invest for the future, and pay down debt faster.

★ This is a starting point, not a rigid rule. Adjust it to fit your income, goals, and season of life.

THE STUFF THAT BREAKS BUDGETS



⊗
Food delivery fees



⊗
Impulse purchases



⊗
Unused subscriptions



⊗
Bank fees



⊗
Late fees



⊗
Overdrafts



DAD'S QUICK TAKE:

Boring money is good money.