

Calculate your
INCOME



Your **monthly net income**—that's your take-home pay after taxes and payroll deductions—is used to determine your spending limits

FOR EXAMPLE

If your monthly
net income is

\$3,000

you should be
spending

50%

= **\$1,500** on Needs

30%

= **\$900** on Wants

20%

= **\$600** on Savings