50/30/20 Weekly Budget Worksheet

Print it, fill it in with a pen, and see where your money goes each week. Use weekly amounts throughout.

1. Your weekly take-home pay (after tax and KiwiSaver)

Weekly take-home pay	*Fortnightly pay ÷ 2 · monthly pay × 12 ÷ 52*	$

2. Your weekly targets

Needs: pay × 0.5 Wants: pay × 0.3 Savings and debt: pay × 0.2

Needs often take more than half with NZ rents. That's normal. Try 60/20/20 or 70/10/20 instead.

Needs target	$
Wants target	$
Savings and debt target	$

3. Needs (each week)

Rent or mortgage		$
Power and gas		$
Groceries		$
Petrol or public transport		$
Phone and internet		$
Insurance		$
Other bills		$
Total	*add up the lines above*	$

4. Wants (each week)

Takeaways and eating out		$
Streaming and subscriptions		$
Going out and hobbies		$
Clothes and shopping		$
Total	*add up the lines above*	$

5. Savings and debt (each week)

Savings or emergency fund		$
Extra loan or credit card repayments		$
Other		$
Total	*add up the lines above*	$

6. How did you go?

Pay minus all three totals = left over (or short)	$

Quick tips

- Even $10 or $20 a week adds up. Move it to savings on payday, before you can spend it.
- About $20 a week into KiwiSaver gets you the full government contribution (up to $260.72 a year, if eligible).
- Check your power plan on Powerswitch and your fuel prices on Gaspy for quick savings.
- Want a hand with your budget? Instant Finance can help. Call us or visit instantfinance.co.nz.

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