


50/30/20 RULE (BAJET-BAJET)

 Objective: Learn how to manage money using the 50/30/20 rule in real-life budgeting.


 PART A: Quick Understanding

Fill in the blanks:

50% = _____

30% = _____

20% = _____

 PART B: Budget Breakdown
Your monthly income is RM3,000.

Calculate and fill in:

• (50%) = RM _____

• (30%) = RM _____

• (20%) = RM _____

 PART C: Sort the Expenses

Put each item into the correct category:

Items:

- Rent for room (RM800)
- Grocery shopping (RM300)
- Eating out with friends (RM250)
- Netflix + Spotify (RM60)
- Transport (Grab/bus) (RM200)
- Emergency savings (RM300)
- Online shopping (RM200)
- Phone bill (RM100)

Put the items in the box below according to the right category :

NEEDS					<p>TIPS !!</p> <p>Ask yourself: "Can I survive without this?"</p> <ul style="list-style-type: none"> • If YES → it is usually a WANT • If NO → it is usually a NEED <p>✓ NEEDS = Must-have for daily survival ✓ WANTS = Lifestyle & enjoyment ✓ SAVINGS = Future money</p>
WANTS					
SAVINGS					