


# 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:

Rent for room  
(RM800)

Eating out with  
friends  
(RM250)

Emergency  
savings  
(RM300)

Netflix + Spotify  
(RM60)

Online  
shopping  
(RM200)

Transport  
(Grab/bus)  
(RM200)

Grocery  
shopping  
(RM300)

Phone bill  
(RM100)

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

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