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					TIPS !!
WANTS					
SAVINGS					

Ask yourself: "Can I survive without this?"

- If **YES** → it is usually a WANT
- If **NO** → it is usually a NEED

✔ NEEDS = Must-have for daily survival

✔ WANTS = Lifestyle & enjoyment

✔ SAVINGS = Future money

LIVEWORKSHEETS