

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 !! 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
WANTS					
SAVINGS					