Create Your Monthly Spending Plan



A spending plan allows you to keep track of where your money is going, so you can distribute your income appropriately. Using the 50/30/20 method for budgeting, your monthly spending might look something like this: 50% on **needs** and savings, 30% on **wants**, and 20% towards **debt** repayment.

	EXPENSE	AMOUNT	NEED	WANT	DEBT
Example:	Mortgage	\$1,800	✓		

	lotal Monthly Spending: \$							
\$	/	%	\$	/	%	\$	/	%
50% NEEDS		30% WANTS		20% DEBT				

... MassMutual

Financial wellbeing starts with knowledge you can trust.

For more than 170 years, we've been guided by a single purpose:
to help people secure their future and protect the ones they love.



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