MONEY BASICS / FREE GUIDE

Budgeting 101

Understand your money. Make a plan. Build better habits.

Ever get paid and wonder where your money went?

Between bills, groceries, subscriptions, and everyday spending, it is easy to lose track. A budget helps you see the bigger picture and make more intentional decisions with your money.

STAGE 1

Understand your money

What is a budget?

A budget is simply a plan for your money. It helps you understand what is coming in, what is going out, and what you can set aside for the future.

Why does it matter?

Budgeting can help you understand your spending habits, stay on top of bills, avoid spending more than you earn, prepare for unexpected expenses, manage debt, save for your goals, and enjoy your money with more confidence.

> **Budgeting is not about cutting out everything you enjoy. It is about finding a balance.**

Needs, wants, and your financial future

An easy way to organize your money is to divide it into three categories:

Needs - The essentials	Wants - Things you enjoy	Financial future - Planning ahead
Expenses for everyday responsibilities, like housing, groceries, transportation, utilities, and required debt payments.	Expenses that make life more enjoyable, like dining out, entertainment, subscriptions, shopping, and vacations.	Money for emergency savings, future goals, retirement, investing, and additional debt payments.

Some expenses may fit into different categories depending on your circumstances.

The 50/30/20 guideline

A popular starting point for dividing your take-home income is:

50%	30%	20%
Needs	Wants	Financial future

These percentages are guidelines, not rules. Your income, cost of living, responsibilities, and financial goals might call for a different breakdown.

> **The best budget is one that works for your life.**

STAGE 2

Put it into practice

Let us build your budget

01 **Know your income**
Figure out how much money you actually take home after taxes and deductions.

02 **List your expenses**
Write down your bills, everyday purchases, subscriptions, and occasional expenses.

03 **Organize your spending**
Divide your expenses into needs, wants, and financial future.

04 **Review and adjust**
Compare your income with your expenses. Look for areas where you can make realistic changes.

05 **Track your progress**
Use a budgeting spreadsheet and review your numbers regularly.

Your budget can change as your life changes. That is completely normal.

Free budgeting spreadsheets

Choose a budget that fits your life

Choose a country, then Simple or Detailed. Egypt templates are available in English and Arabic; U.S. templates are in English. Every option includes a blank budget for your own numbers and a filled example to show how it works. Download an Excel file or save your own Google Sheets copy.

SIMPLE BUDGET

Start with the essentials

A straightforward way to organize income, bills, and everyday spending. Recommended for beginners.

DETAILED BUDGET

Plan with more detail

More categories, annual expense planning, and greater control when you want a closer look.

Get both versions

Choose a country and language online. Use the blank template for your own budget, then open the filled example for guidance.

Choose your free budget online →

One last thing

Budgeting is not about being perfect. Some months will go according to plan. Others will not.

What matters is understanding your habits, making adjustments, and continuing to work toward your goals.

> **Start simple. Stay consistent. Make your money work for you.**

For general financial education only. Not personalized financial or investment advice.