

NAME: _____

DATE: _____

ACTIVITY

Jordan's 50/30/20

What + Why: The 50/30/20 rule helps you see where your money goes—and whether it's taking you where you want to go.

The 50/30/20 framework offers a starting point for organizing income into needs, wants, and savings. But following a percentage guideline doesn't automatically mean a plan is realistic or sustainable. In this activity, you'll evaluate whether Jordan's current spending structure supports long-term financial stability.

Supporting Materials:

Jordan's Financial Snapshot (Case Study)

Calculators (optional)

Instructions:

1. As a group, review the **Jordan's Current Monthly Expenses** table shown in **Jordan's Financial Snapshot**.
2. Answer the analysis questions using calculations and evidence from the case study.

Be prepared to share your group's conclusions during the class debrief.

Analysis Questions:

1. If Jordan followed the 50/30/20 guideline, how much of her monthly income would be allocated to needs, wants, and savings each month before adding car expenses?

Needs (50%): _____, Wants (30%): _____ Savings (20%): _____

2. How does Jordan's current spending compare to those guideline amounts?
3. Jordan currently has money left over each month. How is relying on left over money different from intentionally planning a savings amount, and why might that distinction matter?