






The 50-30-20 Financial Freedom Blueprint

"We provide the blueprints. You build the legacy."

WHAT'S INSIDE THIS FILE

 Sheet 2	\$30,000 / Year Blueprint	Complete 50-30-20 budget plan for a \$30K annual salary with phase tracking
 Sheet 3	\$50,000 / Year Blueprint	Complete 50-30-20 budget plan for a \$50K annual salary with phase tracking
 Sheet 4	\$100,000+ / Year Blueprint	Complete 50-30-20 budget plan for a \$100K+ annual salary with phase tracking
 Sheet 5	My Progress Dashboard	Track your savings, trading capital, and phase progress over 12 months
 Sheet 6	Vision & Goal Planner	Set your financial freedom target and map your path to the Masterclass

HOW TO USE THIS TEMPLATE

1. Go to the sheet that matches your current income level.
2. Enter your actual monthly income in the blue input cell at the top.

3. Fill in your real monthly expenses in each blue input category.
4. Review your Wealth Accelerator (20%) split — Emergency Fund, Trading Capital, Education.
5. Update your Progress Dashboard monthly to track your journey.
6. Use the Vision & Goal Planner to set your Masterclass target date.

COLOR LEGEND

EXAMPLE	Section headers — category labels
EXAMPLE	Blue text cells — enter your numbers here
EXAMPLE	Green cells — calculated totals (do not edit)
EXAMPLE	Gray cells — informational / reference only

The \$30,000/Year Blueprint

"Get your financial house in order before you ever risk a dollar in the market."

STEP 1 — ENTER YOUR INCOME

Annual Gross Income	\$30,000	← Edit this cell	Your starting number
Monthly Take-Home (Est. after ~25% tax)	\$1,875	← Auto-calculated	Adjust tax rate in C8 formula if needed
Monthly Take-Home (Manual Override)	\$1,875	← Or enter exact take-home here	Use this if you know your exact net pay

YOUR 50-30-20 SPLIT

Category	% of Income	Monthly Amount	What It Covers
50% NEEDS	50%	\$938	Housing, utilities, food, transport, insurance
30% LIFESTYLE	30%	\$563	Dining, subscriptions, clothing, personal care
20% WEALTH ACCELERATOR ★	20%	\$375	Emergency Fund + Trading Capital + Education
TOTAL	100%	\$1,875	Should equal your full take-home

50% — NEEDS (Fixed Monthly Obligations)

Expense Category	Monthly Budget	Actual Spent	Notes / Provider
Rent / Mortgage	\$480		housing; largest fixed cost
Electricity	\$120		avg. varies by region & season
Gas / Heating	\$60		
Water & Sewer	\$50		
Internet (Home)	\$60		essential utility in 2025
Cell Phone Plan	\$50		essential utility in 2025
Renter's / Home Insurance	\$30		protect your assets
Health Insurance Premium	\$150		if not employer-covered
Car Payment	\$150		
Car Insurance	\$100		required by law
Gas / Fuel	\$80		commuting cost
Public Transit / Uber	-		if no car
Groceries	\$180		home food budget
Minimum Debt Payments	\$50		student loans, credit cards
Childcare / School Tuition	-		if applicable

NEEDS TOTAL	\$1,560	-	Used: 0%
⚠️ NEEDS exceed 50% of income — review your fixed costs.			

30% — LIFESTYLE (Flexible Monthly Spending)

Expense Category	Monthly Budget	Actual Spent	Notes / Provider
Dining Out / Restaurants	\$90		a major budget leak for most people
Coffee & Snacks	\$40		
Entertainment (movies, events)	\$50		
Streaming Services	\$40		Netflix, Hulu, Disney+, Max, etc.
Music / Podcasts	\$12		Spotify, Apple Music, etc.
Gym / Fitness Membership	\$30		invest in your health
Clothing & Shoes	\$36		
Personal Care / Grooming	\$30		haircuts, skincare, etc.
Hobbies & Recreation	\$30		
Travel / Vacation Savings	\$48		set aside monthly
Gifts & Special Occasions	\$24		birthdays, holidays
Online Shopping (Amazon, etc.)	\$30		
Pet Care	\$30		food, vet, grooming
Gaming / Apps	\$15		
Miscellaneous Discretionary	\$50		unexpected lifestyle costs
LIFESTYLE TOTAL	\$555	-	Used: 0%
✅ LIFESTYLE is within your 30% target — disciplined spending!			

20% — WEALTH ACCELERATOR ★ (Your Path to the Masterclass)

This 20% is your engine. Split it three ways — every dollar here is working toward your financial freedom.

Expense Category	Monthly Budget	Actual Spent	Notes / Provider
🛡️ Emergency Fund (Safety Net)	\$187		Target: 3–6 months of NEEDS expenses saved
📈 Trading Capital (Seed Money)	\$131		Funds Phase 1 (Foundations) — do not use until Emergency Fund is 1 month full
📖 Education (Skill Investment)	\$56		Courses, books, mentorship — invest in your knowledge first
WEALTH ACCELERATOR TOTAL	\$374	-	Used: 0%
✅ WEALTH ACCELERATOR is within your 20% — keep building!			

MONTHLY SUMMARY

Total Take-Home Income	\$1,875	100.0%	Your full monthly take-home
Total Needs (Budget)	\$1,560	83.2%	Target: 50%
Total Lifestyle (Budget)	\$555	29.6%	Target: 30%

Total Wealth Accelerator	\$374	19.9%	Target: 20%
Total Budgeted	\$2,489	132.7%	Should be ≤ 100% of income
Remaining / Unallocated	(\$614)	(32.7%)	Ideally \$0 — every dollar has a job

YOUR WEALTH ARCHITECTURE PHASE READINESS

Phase 0 Complete?	✓ You have a working budget — Phase 0 is done!
Emergency Fund Building?	✓ Emergency Fund contributions active
Trading Capital Building?	✓ Seed Money is growing — ready for Phase 1 when funded
Education Funded?	✓ Education budget set — invest in your skills

© Wealth Architecture Ecosystem | This blueprint is Phase 0 of your journey. Next step: Phase 1 — The Command Center.

The \$50,000/Year Blueprint

"Get your financial house in order before you ever risk a dollar in the market."

STEP 1 — ENTER YOUR INCOME

Annual Gross Income	\$50,000	← Edit this cell	Your starting number
Monthly Take-Home (Est. after ~25% tax)	\$3,125	← Auto-calculated	Adjust tax rate in C8 formula if needed
Monthly Take-Home (Manual Override)	\$3,125	← Or enter exact take-home here	Use this if you know your exact net pay

YOUR 50-30-20 SPLIT

Category	% of Income	Monthly Amount	What It Covers
50% NEEDS	50%	\$1,563	Housing, utilities, food, transport, insurance
30% LIFESTYLE	30%	\$938	Dining, subscriptions, clothing, personal care
20% WEALTH ACCELERATOR ★	20%	\$625	Emergency Fund + Trading Capital + Education
TOTAL	100%	\$3,125	Should equal your full take-home

50% — NEEDS (Fixed Monthly Obligations)

Expense Category	Monthly Budget	Actual Spent	Notes / Provider
Rent / Mortgage	\$800		housing; largest fixed cost
Electricity	\$120		avg. varies by region & season
Gas / Heating	\$60		
Water & Sewer	\$50		
Internet (Home)	\$60		essential utility in 2025
Cell Phone Plan	\$50		essential utility in 2025
Renter's / Home Insurance	\$30		protect your assets
Health Insurance Premium	\$150		if not employer-covered
Car Payment	\$250		
Car Insurance	\$100		required by law
Gas / Fuel	\$80		commuting cost
Public Transit / Uber	-		if no car
Groceries	\$300		home food budget
Minimum Debt Payments	\$50		student loans, credit cards
Childcare / School Tuition	-		if applicable

NEEDS TOTAL	\$2,100	-	Used: 0%
⚠️ NEEDS exceed 50% of income — review your fixed costs.			

30% — LIFESTYLE (Flexible Monthly Spending)

Expense Category	Monthly Budget	Actual Spent	Notes / Provider
Dining Out / Restaurants	\$150		a major budget leak for most people
Coffee & Snacks	\$40		
Entertainment (movies, events)	\$50		
Streaming Services	\$40		Netflix, Hulu, Disney+, Max, etc.
Music / Podcasts	\$12		Spotify, Apple Music, etc.
Gym / Fitness Membership	\$30		invest in your health
Clothing & Shoes	\$60		
Personal Care / Grooming	\$30		haircuts, skincare, etc.
Hobbies & Recreation	\$30		
Travel / Vacation Savings	\$80		set aside monthly
Gifts & Special Occasions	\$40		birthdays, holidays
Online Shopping (Amazon, etc.)	\$50		
Pet Care	\$30		food, vet, grooming
Gaming / Apps	\$15		
Miscellaneous Discretionary	\$50		unexpected lifestyle costs
LIFESTYLE TOTAL	\$707	-	Used: 0%
✅ LIFESTYLE is within your 30% target — disciplined spending!			

20% — WEALTH ACCELERATOR ★ (Your Path to the Masterclass)

This 20% is your engine. Split it three ways — every dollar here is working toward your financial freedom.

Expense Category	Monthly Budget	Actual Spent	Notes / Provider
🛡️ Emergency Fund (Safety Net)	\$312		Target: 3–6 months of NEEDS expenses saved
📈 Trading Capital (Seed Money)	\$218		Funds Phase 1 (Foundations) — do not use until Emergency Fund is 1 month full
📖 Education (Skill Investment)	\$93		Courses, books, mentorship — invest in your knowledge first
WEALTH ACCELERATOR TOTAL	\$623	-	Used: 0%
✅ WEALTH ACCELERATOR is within your 20% — keep building!			

MONTHLY SUMMARY

Total Take-Home Income	\$3,125	100.0%	Your full monthly take-home
Total Needs (Budget)	\$2,100	67.2%	Target: 50%
Total Lifestyle (Budget)	\$707	22.6%	Target: 30%

Total Wealth Accelerator	\$623	19.9%	Target: 20%
Total Budgeted	\$3,430	109.8%	Should be ≤ 100% of income
Remaining / Unallocated	(\$305)	(9.8%)	Ideally \$0 — every dollar has a job

YOUR WEALTH ARCHITECTURE PHASE READINESS

Phase 0 Complete?	✓ You have a working budget — Phase 0 is done!
Emergency Fund Building?	✓ Emergency Fund contributions active
Trading Capital Building?	✓ Seed Money is growing — ready for Phase 1 when funded
Education Funded?	✓ Education budget set — invest in your skills

© Wealth Architecture Ecosystem | This blueprint is Phase 0 of your journey. Next step: Phase 1 — The Command Center.

The \$100,000+/Year Blueprint

"Get your financial house in order before you ever risk a dollar in the market."

STEP 1 — ENTER YOUR INCOME

Annual Gross Income	\$100,000	← Edit this cell	Your starting number
Monthly Take-Home (Est. after ~25% tax)	\$6,250	← Auto-calculated	Adjust tax rate in C8 formula if needed
Monthly Take-Home (Manual Override)	\$6,250	← Or enter exact take-home here	Use this if you know your exact net pay

YOUR 50-30-20 SPLIT

Category	% of Income	Monthly Amount	What It Covers
50% NEEDS	50%	\$3,125	Housing, utilities, food, transport, insurance
30% LIFESTYLE	30%	\$1,875	Dining, subscriptions, clothing, personal care
20% WEALTH ACCELERATOR ★	20%	\$1,250	Emergency Fund + Trading Capital + Education
TOTAL	100%	\$6,250	Should equal your full take-home

50% — NEEDS (Fixed Monthly Obligations)

Expense Category	Monthly Budget	Actual Spent	Notes / Provider
Rent / Mortgage	\$1,600		housing; largest fixed cost
Electricity	\$120		avg. varies by region & season
Gas / Heating	\$60		
Water & Sewer	\$50		
Internet (Home)	\$60		essential utility in 2025
Cell Phone Plan	\$50		essential utility in 2025
Renter's / Home Insurance	\$30		protect your assets
Health Insurance Premium	\$150		if not employer-covered
Car Payment	\$500		
Car Insurance	\$100		required by law
Gas / Fuel	\$80		commuting cost
Public Transit / Uber	-		if no car
Groceries	\$600		home food budget
Minimum Debt Payments	\$50		student loans, credit cards
Childcare / School Tuition	-		if applicable

NEEDS TOTAL	\$3,450	-	Used: 0%
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⚠️ NEEDS exceed 50% of income — review your fixed costs.

30% — LIFESTYLE (Flexible Monthly Spending)

Expense Category	Monthly Budget	Actual Spent	Notes / Provider
Dining Out / Restaurants	\$300		a major budget leak for most people
Coffee & Snacks	\$40		
Entertainment (movies, events)	\$50		
Streaming Services	\$40		Netflix, Hulu, Disney+, Max, etc.
Music / Podcasts	\$12		Spotify, Apple Music, etc.
Gym / Fitness Membership	\$30		invest in your health
Clothing & Shoes	\$120		
Personal Care / Grooming	\$30		haircuts, skincare, etc.
Hobbies & Recreation	\$30		
Travel / Vacation Savings	\$160		set aside monthly
Gifts & Special Occasions	\$80		birthdays, holidays
Online Shopping (Amazon, etc.)	\$100		
Pet Care	\$30		food, vet, grooming
Gaming / Apps	\$15		
Miscellaneous Discretionary	\$50		unexpected lifestyle costs
LIFESTYLE TOTAL	\$1,087	-	Used: 0%

✅ LIFESTYLE is within your 30% target — disciplined spending!

20% — WEALTH ACCELERATOR ★ (Your Path to the Masterclass)

This 20% is your engine. Split it three ways — every dollar here is working toward your financial freedom.

Expense Category	Monthly Budget	Actual Spent	Notes / Provider
🛡️ Emergency Fund (Safety Net)	\$625		Target: 3–6 months of NEEDS expenses saved
📈 Trading Capital (Seed Money)	\$437		Funds Phase 1 (Foundations) — do not use until Emergency Fund is 1 month full
📖 Education (Skill Investment)	\$187		Courses, books, mentorship — invest in your knowledge first
WEALTH ACCELERATOR TOTAL	\$1,249	-	Used: 0%

✅ WEALTH ACCELERATOR is within your 20% — keep building!

MONTHLY SUMMARY

Total Take-Home Income	\$6,250	100.0%	Your full monthly take-home
Total Needs (Budget)	\$3,450	55.2%	Target: 50%
Total Lifestyle (Budget)	\$1,087	17.4%	Target: 30%

Total Wealth Accelerator	\$1,249	20.0%	Target: 20%
Total Budgeted	\$5,786	92.6%	Should be ≤ 100% of income
Remaining / Unallocated	\$464	7.4%	Ideally \$0 — every dollar has a job

YOUR WEALTH ARCHITECTURE PHASE READINESS

Phase 0 Complete?	✓ You have a working budget — Phase 0 is done!
Emergency Fund Building?	✓ Emergency Fund contributions active
Trading Capital Building?	✓ Seed Money is growing — ready for Phase 1 when funded
Education Funded?	✓ Education budget set — invest in your skills

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WEALTH ARCHITECTURE — 12-MONTH PROGRESS DASHBOARD

"Track every step. Every stone matters."

CATEGORY	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	TOTAL / AVG
INCOME TRACKING													
Monthly Take-Home Income	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Needs Spent	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Lifestyle Spent	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Invested/Saved	-	-	-	-	-	-	-	-	-	-	-	-	-

WEALTH ACCELERATOR TRACKING													
Emergency Fund — Added	-	-	-	-	-	-	-	-	-	-	-	-	-
Emergency Fund — Balance	-	-	-	-	-	-	-	-	-	-	-	-	-
Trading Capital — Added	-	-	-	-	-	-	-	-	-	-	-	-	-
Trading Capital — Balance	-	-	-	-	-	-	-	-	-	-	-	-	-
Education — Spent	-	-	-	-	-	-	-	-	-	-	-	-	-

PHASE MILESTONES													
Phase 0 Complete? (Y/N)													
Phase 1 Enrolled? (Y/N)													
Phase 2 Enrolled? (Y/N)													
Phase 3 Enrolled? (Y/N)													
Masterclass Applied? (Y/N)													

Vision & Financial Freedom Goal Planner

"A goal without a plan is just a wish. This is your plan."

MY FINANCIAL FREEDOM VISION

Why do I want financial freedom?	<i>Write your deep reason here — this is your WHY</i>
What does my ideal day look like in 5 years?	<i>Describe it in detail</i>
Who am I doing this for?	<i>Family, yourself, legacy?</i>
What does financial freedom mean to me?	<i>Time? Peace of mind? Travel? Legacy?</i>

MY WEALTH ARCHITECTURE MILESTONE TARGETS

Phase	Milestone	My Target Date	Investment
Phase 0	Budget complete + Seed Money saved	Enter date here	FREE
Phase 1	Command Center — setup complete	Enter date here	\$197
Phase 2	First index fund purchased	Enter date here	\$1,500
Phase 3	30 paper trades completed	Enter date here	\$2,500
Phase 4	6 months live market mentorship	Enter date here	\$5,000
Masterclass	Applied & accepted — legacy begins	Enter date here	10,000

MY MONTHLY SAVINGS & TRADING CAPITAL TARGETS

Monthly take-home income	
Target Emergency Fund (3 months expenses)	-
Months to fund Emergency Fund	Enter income above
Trading Capital goal (Phase 1 cost)	\$1,500
Months to save Trading Capital	Enter income above
Masterclass credit total	\$9,197
Remaining to Masterclass	\$803

MY COMMITMENT

I commit to following this blueprint, completing each phase, and building my wealth architecture one disciplined step at a time. I understand that financial freedom is not given — it is built.

Your Name:

Today's Date:

Signature / Initials:

* Credit system: phases 1-4 payments credited toward Masterclass for qualifying students who pass evaluation.