

Lifestyle Affordability Calculator

Check if your monthly lifestyle fits within your income using a simple 50 / 30 / 20 style view.

Monthly Take-Home Income *

\$ e.g. 3200

Net income after taxes (money actually hitting your bank account each month).

Needs (Essentials)

Housing (Rent / Mortgage) *

\$ e.g. 1200

Transportation (Car, Transit)

\$ e.g. 250

Groceries

\$ e.g. 300

Wants (Lifestyle)

Subscriptions & Streaming

\$ e.g. 60

Dining Out & Entertainment

\$ e.g. 180

Shopping / Other Lifestyle

\$ e.g. 150

Check Affordability

Reset

TOTAL MONTHLY EXPENSES

\$0.00

LEFTOVER / SHORTFALL

\$0.00

AFFORDABILITY STATUS

Not calculated

N/A

NEEDS (% OF INCOME)

0%

Housing + transport + groceries

WANTS (% OF INCOME)

0%

Subscriptions, dining out, shopping

POTENTIAL SAVINGS (% OF INCOME)

0%

Based on leftover money

Rule of thumb: ~50% needs, ~30% wants, ~20% savings. This tool is a guide, not financial advice.