



FREE RESOURCE

Singapore Budget Planner 2026

A monthly budget on the 50/30/20 method, adapted for CPF, HDB and the real cost of living in Singapore.

FORMAT PDF · A4 · printable worksheet

METHOD 50/30/20, adapted for Singapore

PAIRS WITH Salary Calculator

USE Monthly budget + 12-month tracker

A budget only works if it fits how money actually flows in Singapore. This printable planner uses the 50/30/20 method, adjusted for take-home pay after CPF, with space to plan each month and track the year.

How to use this planner

A budget is simply a plan for money before you spend it. This planner keeps it simple — print it, fill in the blanks, and check in once a month.

1. **Start with take-home pay** — your salary *after* CPF, not before.
2. **Fill in the monthly budget worksheet** using the 50/30/20 split below.
3. **Track each month** in the 12-month table so you can see the trend.
4. **Adjust.** The first month is a draft; budgets get better with practice.

The 50/30/20 method, adapted for Singapore

The classic rule splits your take-home pay three ways:

- **50% — Needs.** Housing (or rent), utilities, food, transport, insurance, essential bills.
- **30% — Wants.** Dining out, entertainment, shopping, travel, subscriptions.
- **20% — Savings & goals.** Emergency fund, investments, voluntary CPF top-ups, debt repayment.

Two Singapore-specific notes:

- Work from **take-home pay**. Your CPF contribution is already a form of forced retirement saving — it sits outside this budget.
- If you are servicing an HDB loan through CPF, count the **cash portion** of any housing payment here. The CPF portion is handled separately.

These percentages are a starting point. High earners often save well above 20%; those in expensive seasons of life may temporarily run needs above 50%.

Your monthly budget worksheet

Fill in your planned amounts. The three category totals should add up to your monthly take-home pay.

Category	Item	Planned	Actual
Needs	Housing — cash portion / rent		
Needs	Utilities & bills		
Needs	Groceries & food		
Needs	Transport		
Needs	Insurance premiums (cash)		
Wants	Dining out & entertainment		

Category	Item	Planned	Actual
Wants	Shopping		
Wants	Subscriptions & travel		
Savings	Emergency fund		
Savings	Investments		
Savings	Voluntary CPF / SRS top-up		
—	Total (should equal take-home pay)		

Your 12-month tracker

Each month, record what you actually saved. Watching the trend matters more than any single month.

Month	Take-home pay	Total spent	Saved	Savings rate
January				
February				
March				
April				
May				
June				
July				
August				
September				
October				
November				
December				

Savings rate = amount saved ÷ take-home pay. Aim to nudge it up over the year. Even a 1-2 point rise, sustained, makes a large difference over a decade of compounding.

How to keep this planner useful

Know your real take-home pay before you budget — work it out at smartcalculator.sg/tax/salary-calculator. Then revisit this planner monthly: a budget you check is worth ten budgets you wrote once and filed away.

Sources & disclaimer

All figures in this resource were verified in May 2026 against official Singapore government sources: the CPF Board (cpf.gov.sg), IRAS (iras.gov.sg) and HDB (hdb.gov.sg). Rates, thresholds, grant amounts and tax reliefs are revised regularly — usually each year.

This guide is for general financial education and reference only. It is not financial advice and does not account for your personal circumstances. Always confirm current figures and your own eligibility with the relevant government agency before making a financial decision.

Made by smartcalculator.sg — free Singapore calculators for CPF, tax, housing, retirement and more. Get the weekly Smart Money Singapore newsletter at smartcalculator.sg/newsletter.