

CoFina

Intelligent Financial Planning for Young Professionals

Plan: Budget Plan | Generated: February 19, 2026 | For: guest

Your Budget Plan

■ ****Monthly Budget Plan — You****

50/30/20 Rule

- Needs (rent, food, transport, utilities): 50% of income/month
- Wants (dining, entertainment, subscriptions): 30% of income/month
- Savings & Debt repayment: 20% of income/month

Tips

1. Track every expense for 30 days — awareness drives change.
 2. Automate your savings transfer on payday.
 3. Review subscriptions quarterly and cancel unused ones.
 4. Build a monthly 'no-spend' day to reset habits.
- Tools:** YNAB, Copilot, or a simple spreadsheet.

Disclosures

This plan is for informational purposes only and does not constitute financial, investment, or tax advice. CoFina is an AI assistant, not a licensed financial adviser.