Budget & Savings Planner (Kenya)

A monthly budget sheet, a 52-week savings challenge in KES, and habits that help your money last.

The 50 / 30 / 20 idea

A simple starting split for money that comes in: about 50% for needs (rent, food, fare, bills), 30% for wants, and 20% for savings and paying off debt. Adjust it to your life — the point is to decide before you spend.

Habits that help

- Pay yourself first: move savings the day money comes in.
- Keep savings separate from spending money (a separate account or savings product).
- Track every expense for one month — small daily costs add up.
- Before borrowing on your phone, check the total you will repay, not just the amount you receive.
- Build an emergency fund equal to at least one month of needs.

Monthly budget

Category	Planned (KES)	Actual (KES)	Difference
Rent / housing			
Food & groceries			
Transport / fare			
Airtime & data			
Electricity & water			
School fees / education			
Family support			
Savings			
Debt / loan repayment			
Health			
Personal & clothing			
Entertainment			
Other			

52-week savings challenge (KES 50 steps)

Save KES 50 in week 1, KES 100 in week 2, and so on. By week 52 you will have saved KES 68,900. Too much? Use KES 10 steps (total KES 13,780) or do it in reverse, starting with the biggest weeks while motivation is high.

Week	Save (KES)	Total (KES)	Done
1	50	50	
2	100	150	
3	150	300	
4	200	500	
5	250	750	
6	300	1,050	
7	350	1,400	
8	400	1,800	
9	450	2,250	
10	500	2,750	
11	550	3,300	
12	600	3,900	
13	650	4,550	
14	700	5,250	
15	750	6,000	
16	800	6,800	
17	850	7,650	
18	900	8,550	
19	950	9,500	
20	1000	10,500	
21	1050	11,550	
22	1100	12,650	
23	1150	13,800	
24	1200	15,000	
25	1250	16,250	
26	1300	17,550	
27	1350	18,900	
28	1400	20,300	
29	1450	21,750	

Week	Save (KES)	Total (KES)	Done
30	1500	23,250	
31	1550	24,800	
32	1600	26,400	
33	1650	28,050	
34	1700	29,750	
35	1750	31,500	
36	1800	33,300	
37	1850	35,150	
38	1900	37,050	
39	1950	39,000	
40	2000	41,000	
41	2050	43,050	
42	2100	45,150	
43	2150	47,300	
44	2200	49,500	
45	2250	51,750	
46	2300	54,050	
47	2350	56,400	
48	2400	58,800	
49	2450	61,250	
50	2500	63,750	
51	2550	66,300	
52	2600	68,900	