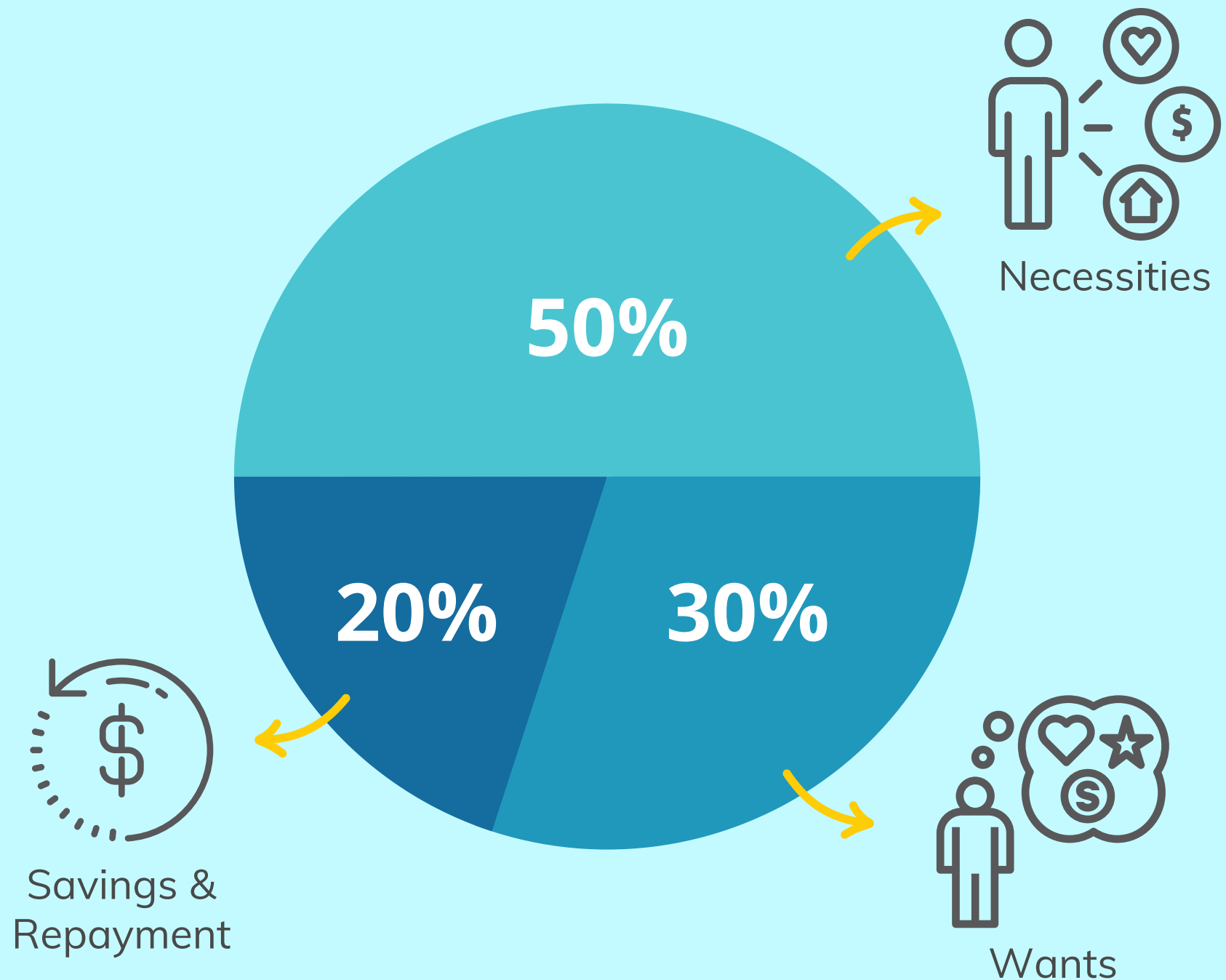
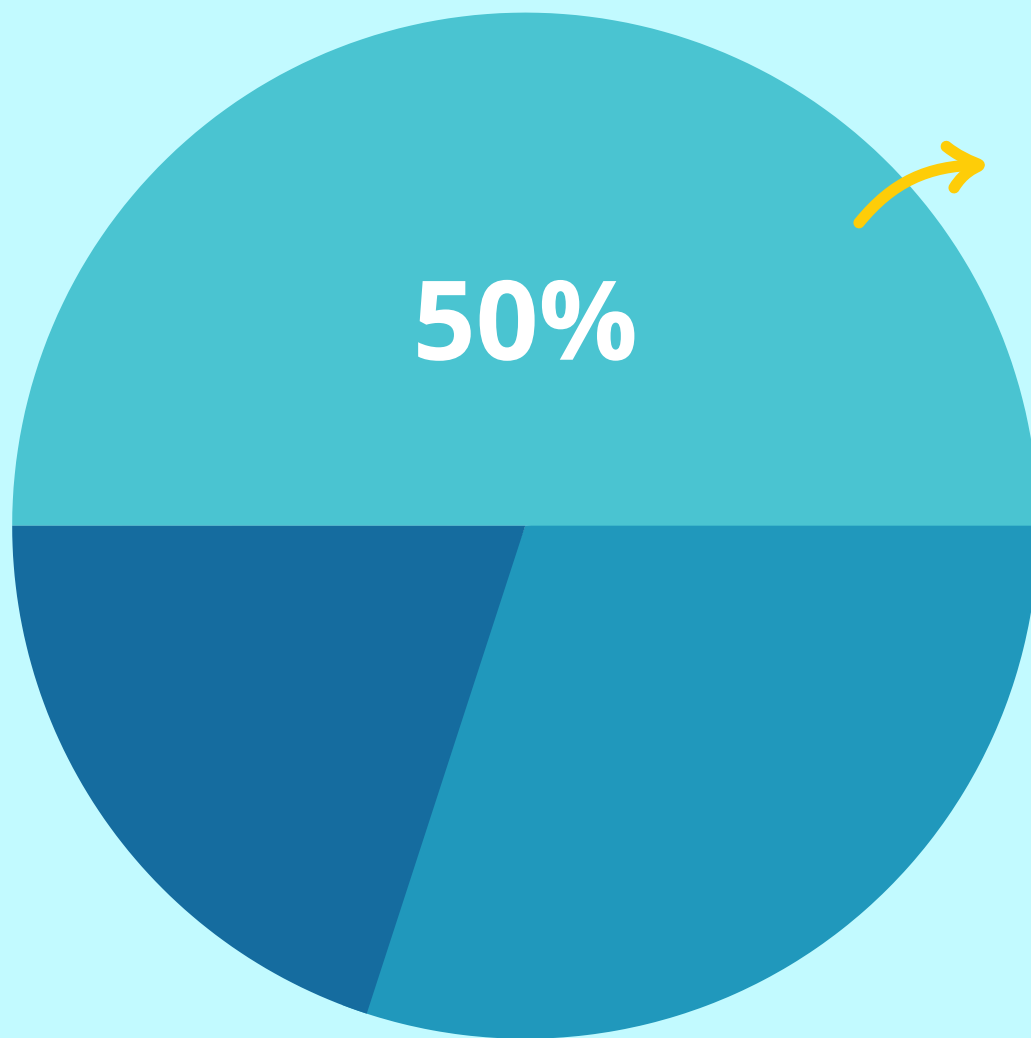


WHAT IS THE 50/30/20 BUDGET?



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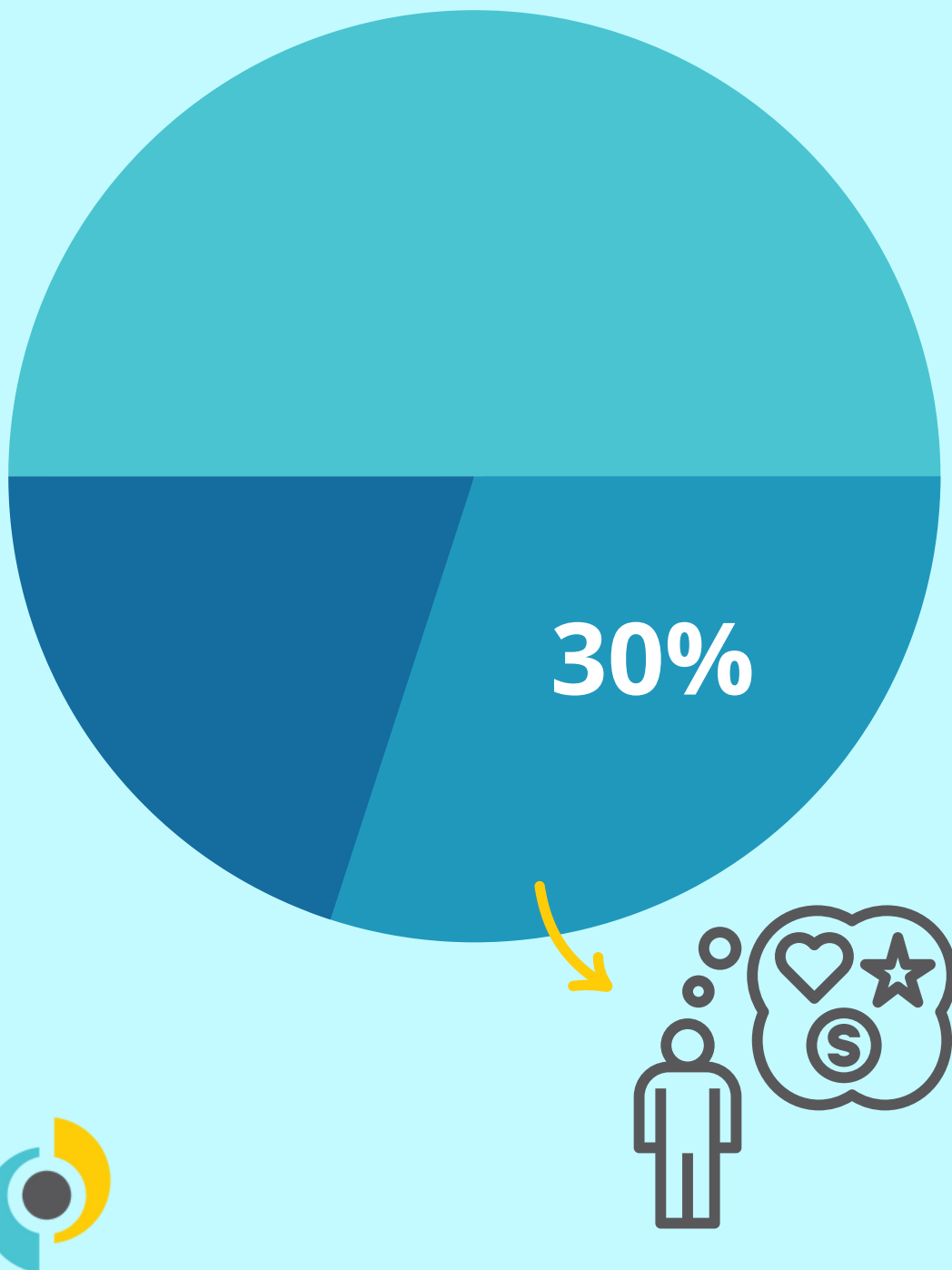


Necessities shouldn't be more than 50% of your monthly after-tax income. This portion should comfortably cover:

- Housing/Utilities
- Food
- Transport
- Insurance
- Child care
- Pet care



WHAT IS THE 50/30/20 BUDGET?

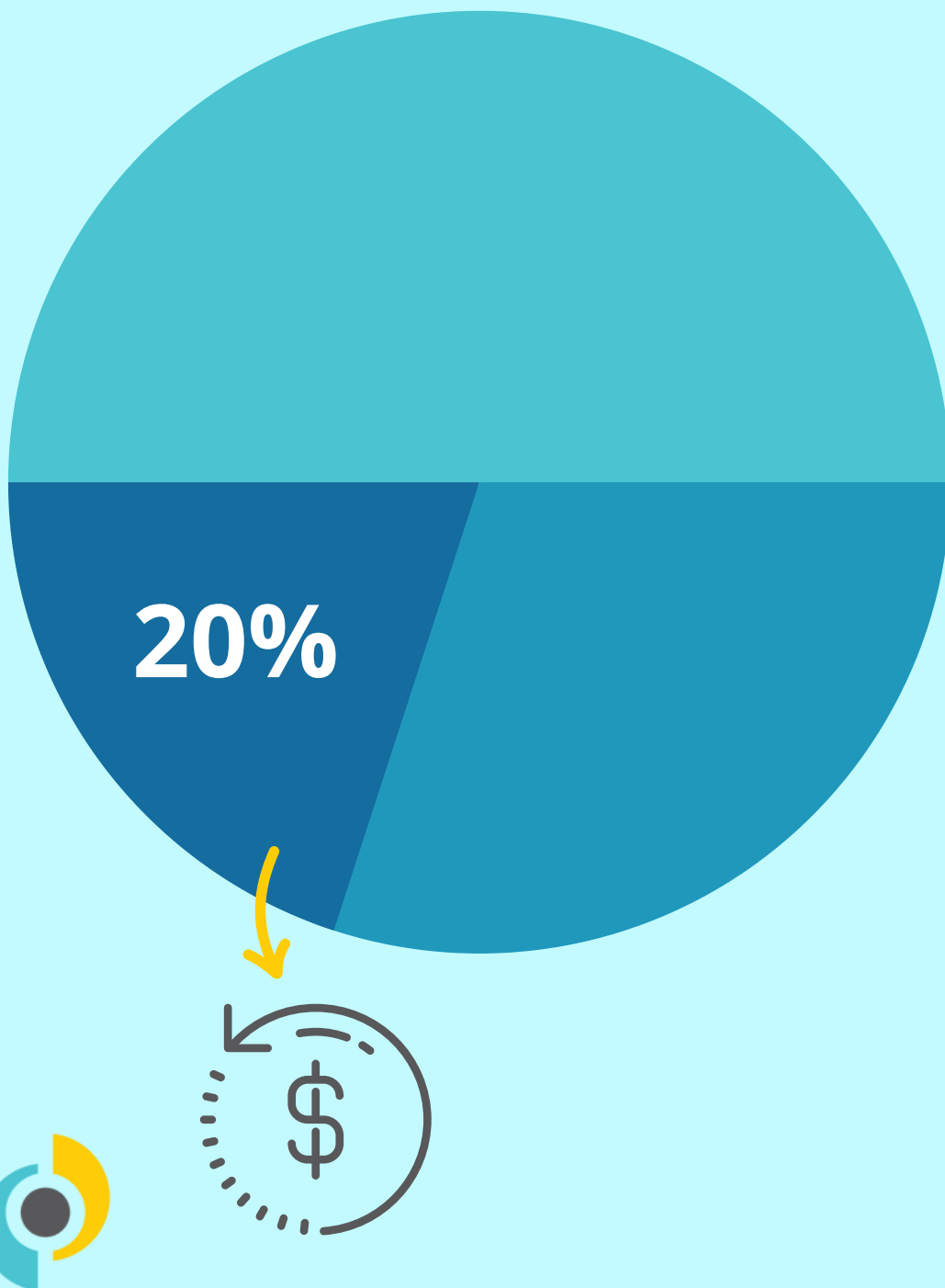


Your 'wants' shouldn't make up more than 30% of your budget. You need to live your life, but you also need to live within your means.

- Monthly subscriptions
- Travel
- Entertainment
- Meals out
- Shopping



WHAT IS THE 50/30/20 BUDGET?



The last 20%, and any extra left over after needs and wants, should always be put towards **savings and debt**. Prepare for the future and start now!

- Pay off debt, start with high interest accounts like credit cards
- Have a set minimum amount of money you want to contribute to your savings each month and stick to it!