

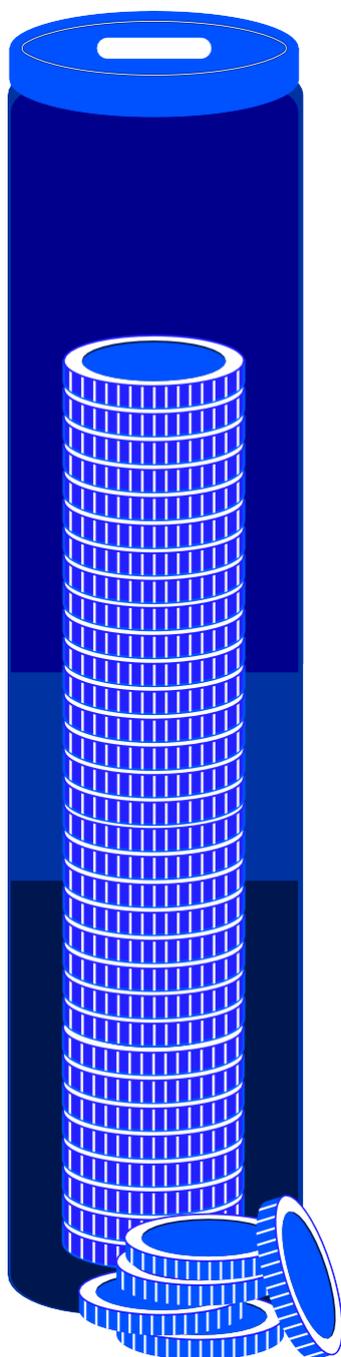
Budget planning

Total **funds** available:

.....

Welcome to the **50/20/30 rule** –
50% essentials, 20% savings, 30% fun

Month: J F M A M J J A S O N D



The 50% – Essentials

Things you need every single month

- Data
- Snacks
- Transport
- Lunch money
- Toiletries
- Books
- Stationery

The 20% – Savings

Funds you stash so you can reach your goals

- Short-term savings
(e.g. for a new phone)
- Long-term savings
(e.g. saving for your first car)

The 30% – Fun

A little bit of a lifestyle never hurt

- Concerts
- Outings
- School trips
- Charity
- Spending
- Presents