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Financial Planning

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The 50/30/20 Rule

50% - living expenses / needs (rent, utilities, HOA fees, food, etc.)

30% - spending / wants (eating out, entertainment, new technology etc.)

20% - financial obligations / savings & debt (education, loans, retirement, etc.)

Calculate your percentages:

Percentage	Your Income:
50	
30	
20	

Budgeting

Income

Income	
Paycheck / Salary	
Tips	
Bonuses	
Total	



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Expenses

Living Expenses	
Rent/ Mortgage	
Total	

Spending / Wants				
Shopping				
Eating out				
Total				



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Financial Obligation	Paid	Total
Savings		
Total		

Plan ~ Pay off debt ~ Save ~ Live below your means