

# BUDGET PLANNING – **50/20/30 RULE**



**Total funds available: R\_\_\_\_\_**

## **50% for Needs**

*Things you need every month (non-negotiables)*

<b>Home loan / Rent</b>	
<b>Utilities (water &amp; electricity)</b>	
<b>Transport</b>	
<b>Groceries</b>	
<b>Insurance</b>	
<b>Internet</b>	
<b>Cellphone</b>	
<b>Medical aid</b>	
<b>School fees</b>	
<b>Other</b>	

## **20% for Savings**

*Plan your future by saving*

<b>Savings</b>	
<b>Investments</b>	
<b>Retirements</b>	

## **30% for Wants**

*Things you do for leisure and entertainment*

<b>Dining out</b>	
<b>Vacations</b>	
<b>Designer goods</b>	
<b>Subscriptions</b>	
<b>Gym memberships</b>	