



# 50/20/30 BUDGET TEMPLATE

50% NECESSITIES	
Rent/bond payments	R
Water & electricity	R
Groceries	R
Transport costs	R
Cellphone bill	R
Other:	R
<b>Total</b>	<b>R</b>

20% SAVINGS	
Savings account	R
Retirement	R
Investments	R
<b>Total</b>	<b>R</b>

30% LIFESTYLE SPENDING	
Dining out	R
Activities	R
Subscriptions i.e. gym, Netflix	R
Clothing accounts	R
Other:	R
<b>Total</b>	<b>R</b>

<b>Monthly income</b>	<b>R</b>
<b>Monthly expenses</b>	<b>R</b>