



# Budgeting Planning – 50/20/30 Rule

Total funds available: R

## 50% for Needs

Things you need every month (non-negotiables)

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

## 20% for Savings

Plan your future by saving

Savings	
Investments	
Retirement	

## 30% for Wants

Things you do for leisure and entertainment

Dining out	
Vacations	
Designer goods	
Subscriptions	
Gym memberships	