

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	