



Budgeting Planning

Welcome to the 50/20/30 rule –
50% essentials, 20% savings, 30% fun

Month:

Jan Feb Mar Apr May Jun
Jul Aug Sept Oct Nov Dec

Total funds available:

R

50% Essentials

Things you need every single month

Data	
Snacks	
Transport	
Lunch money	
Toiletries	
Books	
Stationery	

20% Savings

Funds you stash so you can reach your goals

Short-term savings (e.g. for a new phone)	
Long-term savings (e.g. saving for your first car)	

30% Fun

A little bit of a lifestyle never hurt

Concerts	
Outings	
School trips	
Charity	
Spending	
Presents	