

Looking to get more budget savvy this year?



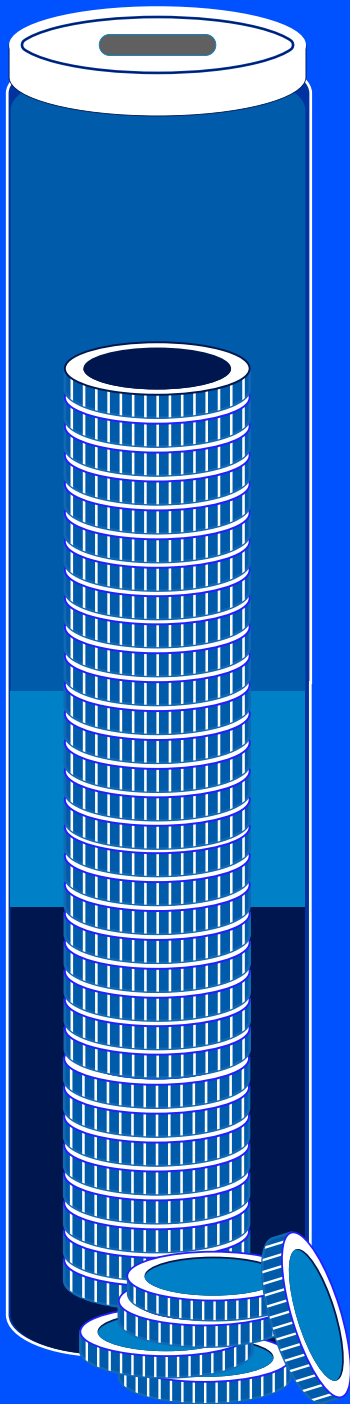
Ahead of the budget speech, it might be a good time to check out your own budget and see which areas you can adjust. We've included this handy budget planner to get you started:

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

Month: **J F M A M J J A S O N D**

Total funds available:

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The 50%: Essentials

Things you need every single month

- Rent
- Groceries
- Transport
- Education
- Medical aid
- Water and electricity
- Mobile and internet

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The 20%: Savings

Funds you stash so you can be a 10% Millionaire sooner

- Short-term savings
- Long-term savings

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The 30%: Fun

A little bit of a lifestyle never hurt!

- Entertainment
- Takeout / Eating out
- Charity
- Lifestyle
- Clothing
- Miscellaneous

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