

# 50/30/20 BUDGET CATEGORIES



**NEEDS**

**50%**

housing  
basic food  
transportation  
health care  
child care  
utilities  
insurance  
minimum debt  
payments



**WANTS**

**30%**

entertainment  
restaurants  
memberships  
beauty services  
accessories  
hobbies  
travel  
internet  
gifts



**SAVE**

**20%**

investments  
retirement  
college fund  
loans  
extra debt  
payments



# Advanced Budgeting Tips Tips 32969 71633

**Clifford Lane**



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