

Get financially fit using the “50/30/20 Budget”



1. 50%: Your Needs

Half of your income goes to **the bills that must be paid on time** (like rent & credit card payments).

2. 30%: Your Wants

Thirty percent of your income goes to the **fun stuff**: like a weekend getaway, a trip to the movies, and yes, your Pumpkin Spice Latte.



3. 20%: Your Savings

The final fifth of your income goes **straight to the bank** or your IRA/401k. After all, it pays to pay yourself first.

4. Set it (& Stick to It!)

Whether it's 40/20/40 or 55/25/20, set the rules and **remain consistent**. Your future self will thank you.

