

# 50-30-20 SAVINGS RULE



## Needs - 50%

- Utilities
- Groceries
- Transportation
- Rent/Mortgage
- Healthcare
- Other bills

## Wants - 30%

- Hobbies
- Experiences
- Shopping
- Luxury Items
- Subscriptions
- Entertainment

## Savings - 20%

- Retirement
- Paying Debt
- Property Down Payment
- Big Investments (new car)
- Emergency Fund
- Vacations

# Beginner Friendly Budgeting Tips 2025 For Students

**Yan Bai**



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