

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 Ideas 15030 53694

M Carnoy



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from plate load test we can also calculate settlement for given
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