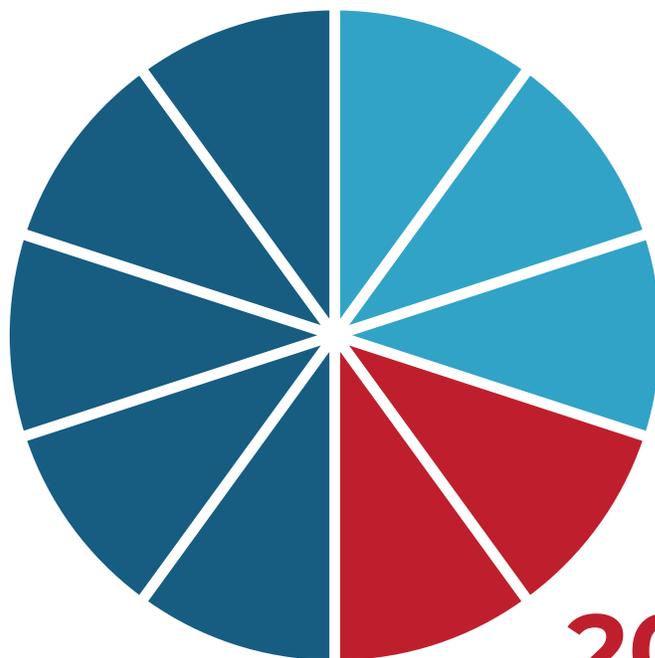


NEEDS, WANTS & PERSONAL GOALS



50%
NEEDS



30%
WANTS

20%
GOALS

NEEDS are things that we must have in order to survive. Things like food, water, and housing.

WANTS are things that would be nice to have but we can live without.

GOALS include savings goals and debt repayments.

THE 50/30/20 SPENDING PLAN



50%
NEEDS



Housing



Utilities



Car



Groceries



Clothes

30%
WANTS



Dining out



Entertainment



Gym

20%
GOALS



Travel



College