Creating a Budget

Needs
- Housing
- Foods
- Transportation
- Utilities (Electric, Gas, Water, Cell Phone, Cable, etc.)

Savings and Debt
- Savings Account
- Retirement Fund
- Emergency Fund
- Student Loans
- Credit Card Debt

Wants
- Shopping
- Personal Care
- Hobbies
- Entertainment

- 50% (or less) to fixed expenses
- 30% (or less) to variable expenses
- 20% (or more) to financial goals and obligations