Creating a Budget

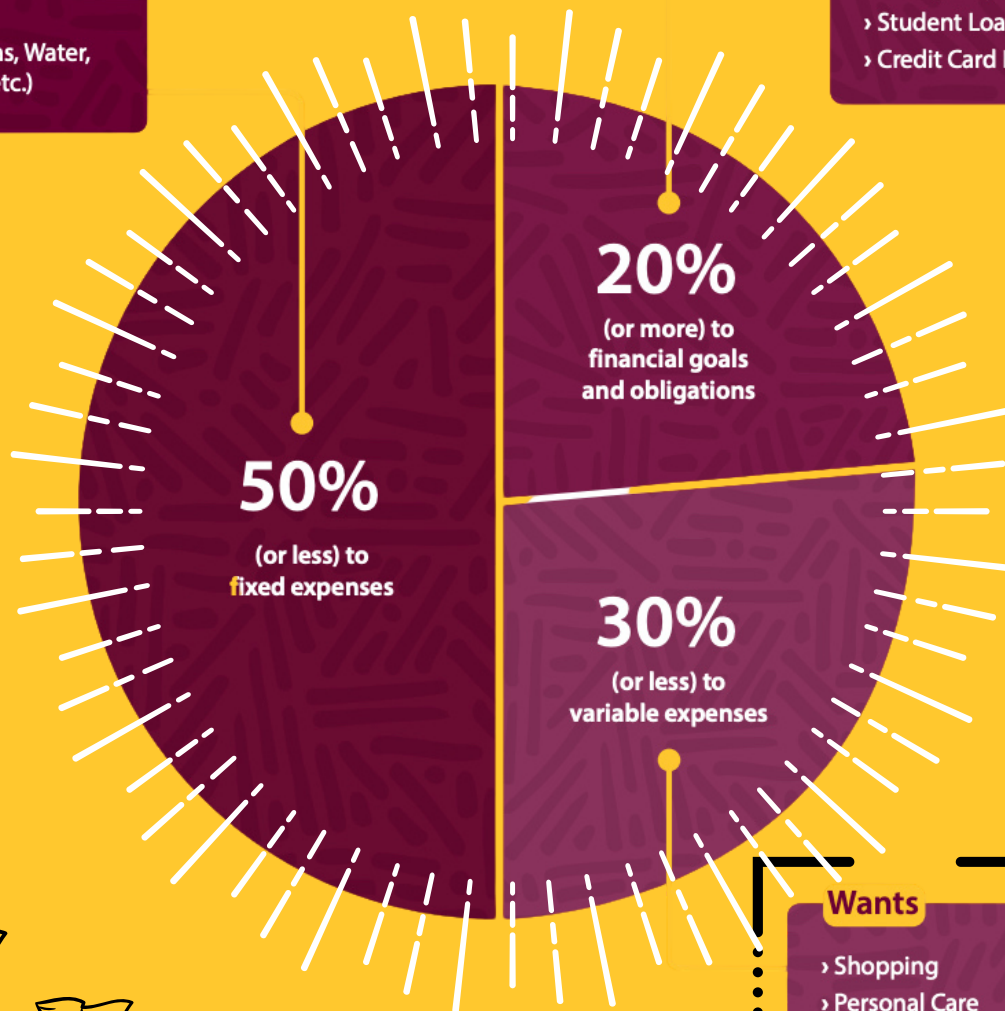## Needs

› 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

50%
(or less) to
fixed expenses

20%
(or more) to
financial goals
and obligations

30%
(or less) to
variable expenses

Wants

› Shopping
› Personal Care
› Hobbies
› Entertainment