

# The 50-30-20 Budgeting Rule



## 50-30-20 RULE

**50%** of your income should go toward fixed costs.

**30%** can be applied to flexible spending.

**20%** should go toward financial goals.

## How much should I be saving?



**GOOD**  
**10%**  
OF YOUR INCOME



**BETTER**  
**15%**  
OF YOUR INCOME



**BEST**  
**20%**  
OF YOUR INCOME



### Saving for future goals

To build a nest egg make a plan and set your goals.

#### SHORT-TERM

What's just around the corner? These are your goals for the next year.

#### MID-RANGE

What's next for you in the next one to three years?

#### LONG-TERM

How do you see your future self?