

DEAR MONEY

If every new month's budget ends up with the same old month's ending...

Try this antique cash envelopes system to ace your budget with the:


50 **30** **20**

Rule

50% of your income will pay for your needs, basic spendings you can't live without like food, rent or transportation.

30% for wants, going out with friends or a date, shopping for clothes or paying for subscriptions, to name a few.

20% for savings, like any financial goal you set like buying a car, a house, taking a trip or building an emergency fund.

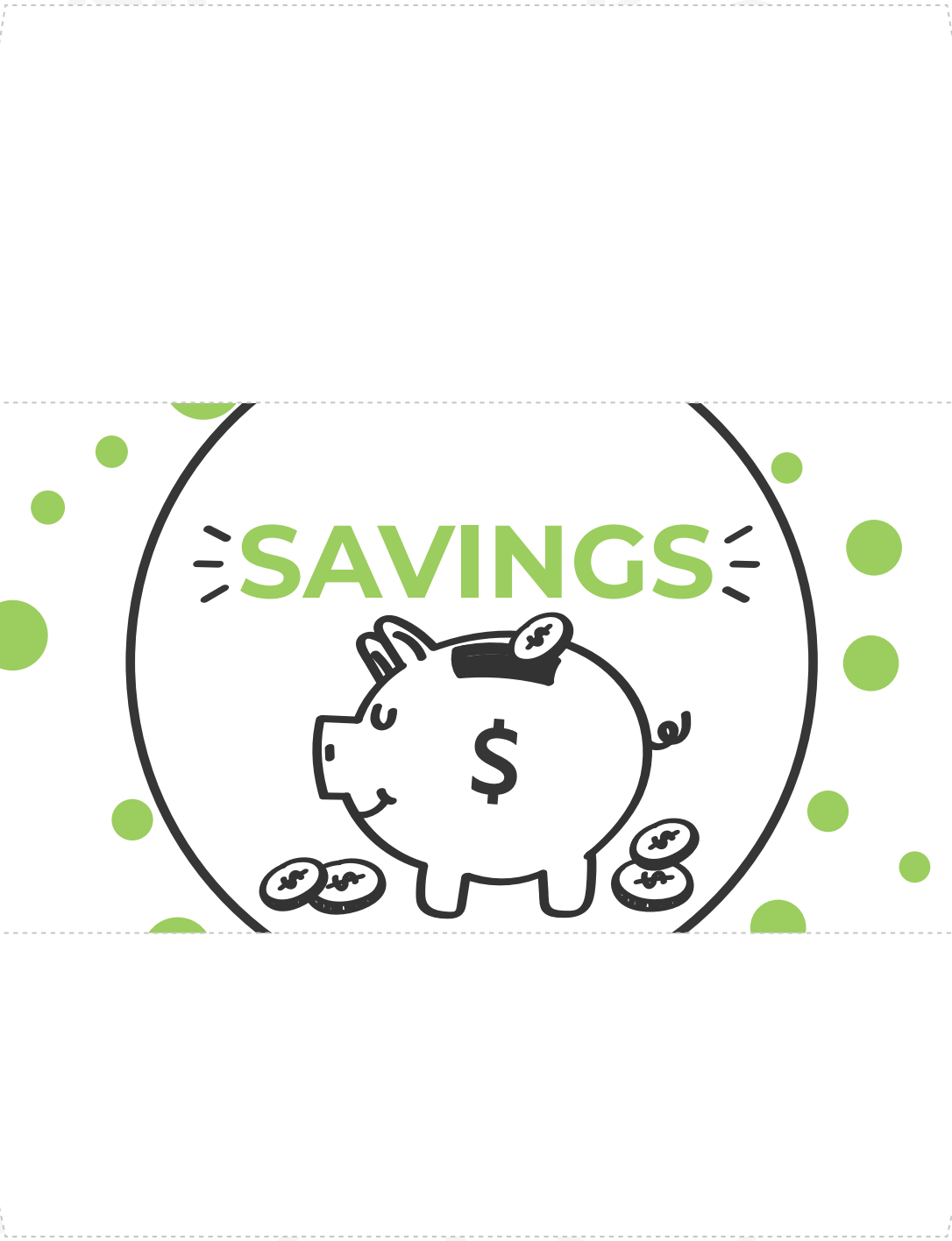
 To get you started, print out the following envelope models and spendings log templates.

Cut the dotted line to make your envelopes.

The most important part is for you to fill them every payday and keep track of what you use your money for. Every time you take money from an envelope you must write down the concept in its appropriate chart.

At the end of every month (or any defined period), you can assess what spendings you can cut or reduce and improve your budget for the next period.

If you allocate these reductions to your savings envelope every new period you will achieve your financial goals faster.



DEAR MONEY

DEAR MONEY



NEEDS



DEAR MONEY

