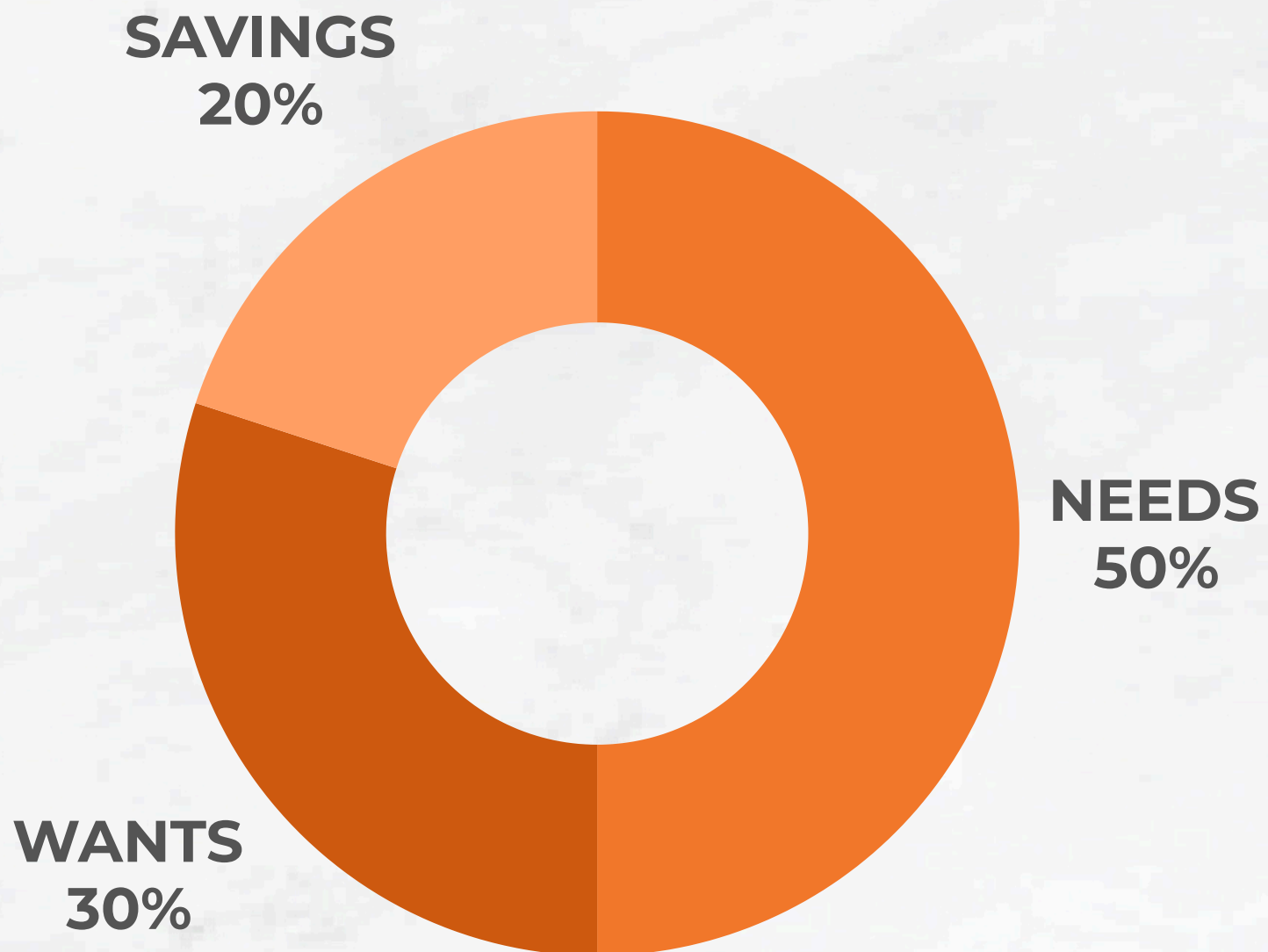


MASTER THE 50 / 30 / 20 BUDGETING RULE



NEEDS

- Housing
- Utilities
- Health
- Insurance
- Groceries

WANTS

- Dining out
- Shopping
- Saving for New Stuff
- Hobbies

SAVINGS

- Investing
- Emergency
- Retirement
- College Fund