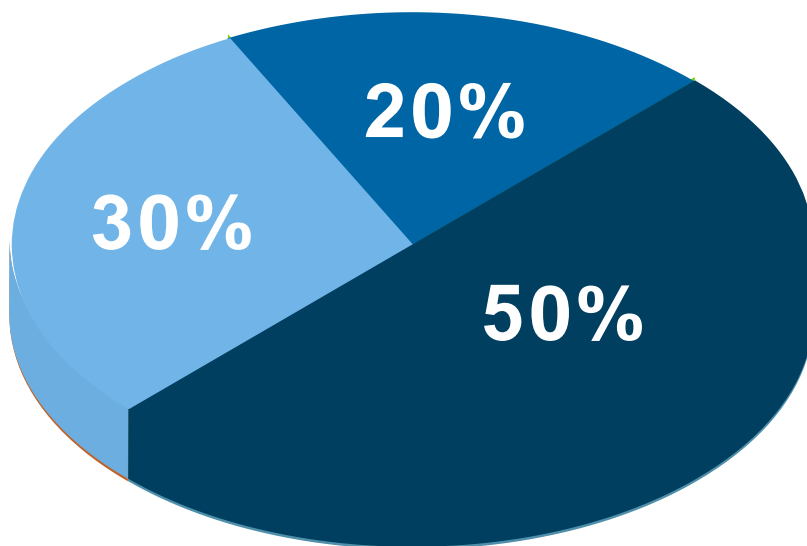


How to Manage Your Money Using the 50-30-20 Rule

The 50-30-20 Rule is a popular money management and budgeting method that was created to help people effectively and sustainably manage their personal finances. The foundation of this method is dividing your after-tax or net income into three categories: 50% for needs, 30% for wants, and 20% for savings, investments, and paying off debt.



NEEDS

- Housing
- Groceries
- Utilities
- Insurance

WANTS

- Dining Out
- Shopping
- Entertainment
 - Concerts
 - Bars
 - Streaming Services

SAVINGS & DEBT PAYMENTS

- Emergency Fund
- 401(k)
- IRA
- Brokerage
- Credit Cards
- Loans

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