

THE 50 / 30 / 20 BUDGET

A simple way to split take-home pay. Example uses ₹40,000 a month.

50%

Needs

Rent, groceries, bills, EMIs

₹20,000

30%

Wants

Eating out, shopping, trips

₹12,000

20%

Savings

SIPs, emergency fund, goals

₹8,000