

A budget puts you in charge

It is a plan for your money, not a list of rules. You decide where each euro goes.



Needs, wants, savings

Needs keep life running. Wants make it enjoyable. Savings protect you. Treat savings as a need.

Three methods to try

50/30/20, zero-based or envelopes. The best method is the one you can keep.

Example: 50/30/20

Example only: on €1,600 a month, €800 goes to needs, €480 to wants and €320 to savings or debt.



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Four simple steps

Add up your income, list your costs, set your limits, then track and adjust every week.

Learn more, free: fire.elnlab.eu



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