

Budgeting for financial stability

- See a budget as a plan that puts you in charge, not a punishment
- Compare three methods: 50/30/20, zero-based and envelopes
- Build a simple budget in four steps and check it every week



A budget is a plan

A budget tells your money where to go, instead of wondering where it went.

Training Pill 2 · Make a budget that works



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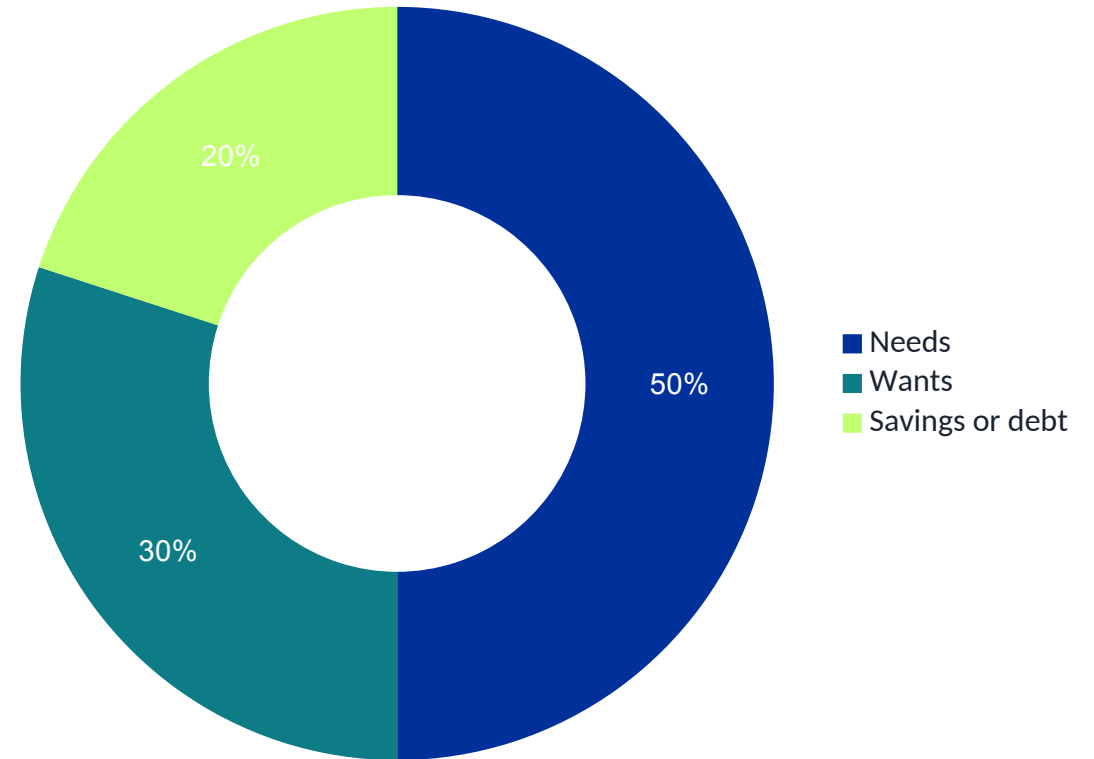
Needs, wants and savings

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



The 50/30/20 rule

Example only: €1,600 take-home pay. €800 for needs, €480 for wants, €320 for savings or debt.



Example only: 50/30/20 on €1,600 a month

04

Zero-based budget

Give every euro a job until nothing is left unplanned.
Useful when money is tight.



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The envelope method

Set a limit for each category, in cash envelopes or apps. When one is empty, that spending stops.



Four simple steps

1

Add up your income.

2

List your costs.

3

Set your limits.

4

Track and adjust
every week.

Real life changes

If a month goes wrong, adjust the plan. A budget is a tool, not a test you can fail.



08

Try it now

Open the Budget builder and try your own numbers, at your own pace.





TRY THIS WEEK

Choose one method. This week, write your income and your three biggest costs on one page. Look at the page again in seven days.

Learn more, free: fire.elnlab.eu · In an emergency, call 112.



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