《想存钱？专家支招：50-20-30法则》

导读:很多人在人生某个时刻都想要存钱买点什么，专家建议：收入的50%用在生活必需品上，20%存起来，剩下的30%用来购买你的“欲望”。

Whether saving for a first home or a new pair of shoes, everybody has budgeted for something at some point in their life - and knows the pitfalls of failing to stick to it.

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So what if there was a simple hack that ensured you always kept to your budget and saved exactly the correct amount of money every month?

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According to Career Girl Daily there is. The site claims that the 50-20-30 rule is one that can be applied to every budget and will help you gain control of your money.

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So how does it work? As Hannah Lutterbach explains, 50 per cent of everything you earn each month should be spent on essentials.

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These ’needs’ include your rent, bills, food shop and travel cards (plus car insurance and petrol if you drive).

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If you’re struggling to work out exactly which expenditures come under this section, it’s the ones you pay without fail every single month that are mostly unchanging.

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The 20 part of the rule calls for you to put 20 per cent of every single month’s pay check into your savings pot.

20???????????20%????

The money you save will be beneficial for your retirement contributions or to pay off debts you might have like college or car loans,’ explains Hannah, who recommends having a separate bank account for this segment of your money.

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The third and final part of the rule is the 30 per cent part, which is dubbed the ’wants’ and can be spent on the fun things you want to do or things you want to buy like new clothes.

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Hannah explains that as long as you’ve followed steps one and two, the third step allows you to have some fun with your money.

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She concluded: ’It can be tempting to spend more than 30 per cent on your “wants” but try to honest and strict with yourself and don’t even start to cheat.’

简答网 —jiandongshicai.cn—

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Discussing the technique, Jamie Smith-Thompson, managing director of Portafina (pensions and ISA advice specialists), said: ’Categorising your income like this is a great way to think about your money, and will also get you into the habit of paying yourself first, which is crucial for financial success. It’s similar to the thrift box system from years ago, so is a tried and tested method.

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There’s no doubt this would be particularly useful for people who don’t pay much attention to their money, and can start them on the road of improving their finances.

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With that said, it’s a false claim that these percentages apply to every budget. If you’ve got a mountain of debt and no savings, then spending more money than you save is not recommended.

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With debt, a good idea is to give yourself a deadline to pay it off by. From there, you can work out monthly payments to hit your target. This is more effective than thinking purely about percentages, and once the debt is cleared you can put the extra money into your savings every month.’

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简答网 jiandongshicai.cn https://www.jiandongshicai.cn/

Kris Brewster, Head of Products at Skipton Building Society, does, however, believe that when it comes to managing finances, everyone is different and there's no such thing as a one size fits all approach. So, he says, it's important to identify what's realistic for you and your family.

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Look at your finances and identify your disposable income. Make a list of your essentials, such as living and transport costs, then do the same for things like going out, shopping or leisure activities. Try to get into the habit of saving a proportion of your income regularly each week or month: it can often be worth putting goals or incentives in place to help you stay motivated in the longer term.

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There are always times when you may need to be flexible with your finances – some recent research conducted by Skipton Building Society reveals that one in ten people dip into their savings on a monthly basis. The important thing to keep in mind is that putting money away on a regular basis will pay off in the long run, even if it's only bit by bit. It's never too late to make a start.'

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George Charles, spokesperson for VoucherCodesPro.co.uk, added: 'Whilst the 50-20-30 rule is great in principle, this isn't always going to be possible; every now and then there will be additional costs, such as school uniforms, car maintenance and so on. As you approach a summer holiday, for instance, you may not be able to save so much as you might be paying off the holiday – that doesn't mean that you are not handling your finances well.

VoucherCodesPro.co.uk???????????"50-20-30???
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Equally, if you get a payrise or promotion, you might be able to save a little more than normal. It really depends on your priorities at that specific time.

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That being said, it is a great rule for saving and spending. Most people would be very surprised if they tried to stick to this rule, as the majority of us spend more than we realise on frivolous items, socialising and things we want. It's surprising how quickly the savings can mount up when you keep a closer eye on your finances.'

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