

MONEY GOALS

for your 20's and 30's



1

BUILD AN EMERGENCY FUND.

First, be sure to have at minimum 6 months of household expenses saved in a separate savings account. Use this only for financial emergencies.



2

INVEST 15% OF YOUR GROSS INCOME FOR RETIREMENT.

A good rule of thumb is to invest 15% of your gross income towards retirement, not including any employer match.



3

MAKE A PLAN TO PAY OFF ALL CONSUMER DEBT.

It's hard to build wealth when your income is tied up in monthly payments. Use Dave Ramsey's debt snowball method to pay off debt quickly!



4

BUY REAL ESTATE.

Purchase a primary residence, and if you are able, build a cash-flowing real estate portfolio. Real estate is a great investment because it typically holds its value.



5

SAVE UP AND PAY CASH FOR LARGE PURCHASES.

Use sinking funds savings accounts to save up and pay cash for large expenses, like a vehicle replacement, new furniture, etc.



Advanced Methods For How To Start Personal Finance Ideas

Tan, Felix B.



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In an electronic digital era where connections and knowledge reign supreme, the enchanting power of language has become much more apparent than ever. Its ability to stir emotions, provoke thought, and instigate transformation is actually remarkable. This extraordinary book, aptly titled "**Advanced Methods For How To Start Personal Finance Ideas**," compiled by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound impact on our existence. Throughout this critique, we shall delve to the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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