

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

R Barnett



Advanced Methods For How To Start Personal Finance Ideas:

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Unveiling the Magic of Words: A Overview of "**Advanced Methods For How To Start Personal Finance Ideas**"

In a global defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their power to kindle emotions, provoke contemplation, and ignite transformative change is truly awe-inspiring. Enter the realm of "**Advanced Methods For How To Start Personal Finance Ideas**," a mesmerizing literary masterpiece penned by a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve into the book is central themes, examine its distinctive writing style, and assess its profound effect on the souls of its readers.

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