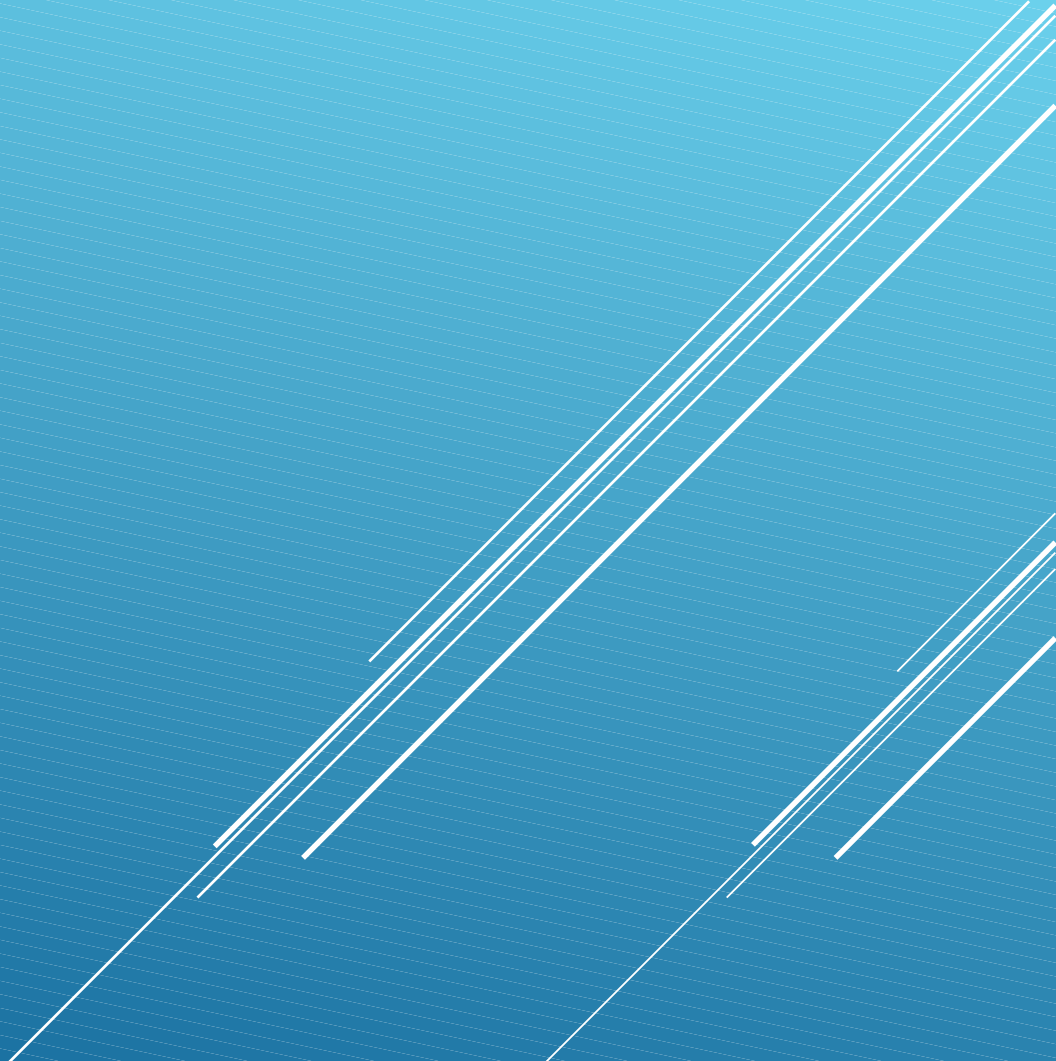


Ten 'rules' of personal finance

Call them guidelines...
whatever works for you.

An abstract graphic consisting of several parallel white diagonal lines of varying lengths and positions, set against a solid blue background. The lines are oriented from the bottom-left towards the top-right, creating a sense of movement and depth.

Rule 1: Make Money

- Pick a job, any job.
- [Bls.gov/ooh](https://www.bls.gov/ooh) (for your day job)
- Don't save more, make more.
- [Upwork.com](https://www.upwork.com) (for)
- [Craigslist.com](https://www.craigslist.com) (your)
- [Fiverr.com](https://www.fiverr.com) (side-hustle...)



Rule 2: Spend Money (Budget)

- Create goals, align your budget to them.
- Detail is critical.
 - Use your debit card for 60 days...
 - Use a transaction register?
- Xcel Spreadsheets/Quicken
- Mint.com
- GoodBudget
- Mvelopes



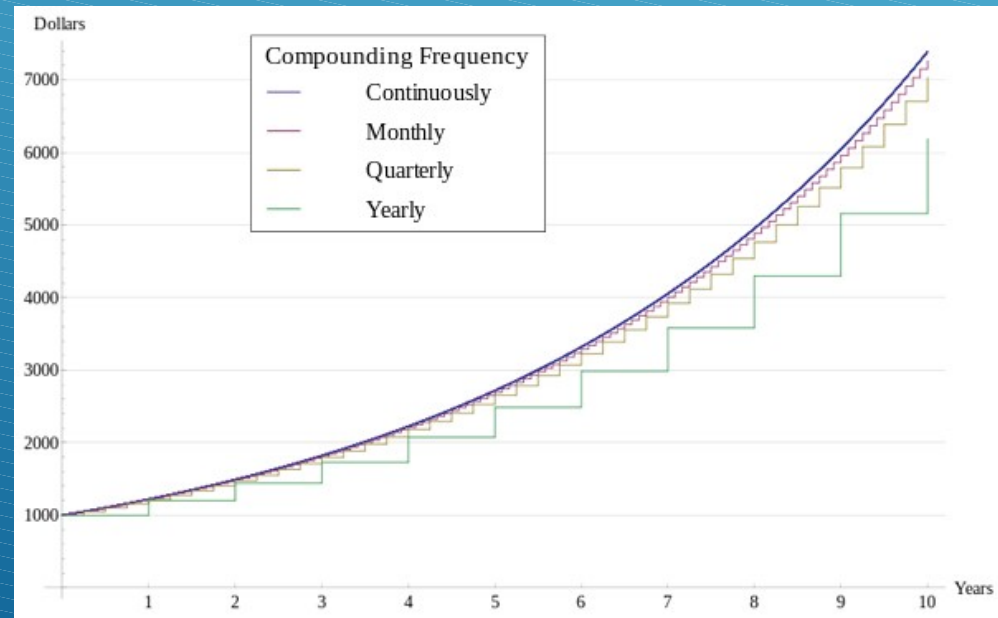
Rule 3: Save Money

- This is for when 'life happens.'
- \$20 in pocket
- \$200 at home
- \$2000 at the bank



Rule 4: Save for Retirement

- This money is for later.
- Use a tax-treated account.
 - IRA
 - ROTH
 - SEP
 - 401(k)
 - 403(b)
 - Etc.



Rule 5: Emergency Savings

- 3+ Months of 'Must-Haves'
- This is only for when you cannot work...



Rule 6: Pay off 'bad debt'

- Credit Cards
- Home Equity/HELOC
- Variable Interest Rates
- Depreciating Assets
- Student Loans???



Rule 7: Enhance Retirement Savings

- Maximize Contributions
- Create New Assets



Rule 8: Save for College

- You can't borrow for Retirement!!!!
- Scholarships
- Grants
- Loans
- Community College, etc.



Rule 9: Improve Insurances

- Reduce Deductibles
- Improve Coverages
- Check out Long-term Disability
- Long Term Care also...



Rule 10: Special Experiences

- This is last???

