MONEY RULES TO FOLLOW AT ANY AGE



1. FOUNDATIONAL MONEY RULES

- Spend less than you make
- Automate savings whenever possible
- Use debt wisely
- Take appropriate long-term investment risks



2. BUDGET BASICS

- The specific formula matters less than consistency
- A good budget should:
  - Be realistic
  - Reflect actual lifestyle and cost of living
  - Be simple enough to follow long-term



3. MOST DIFFICULT MONEY RULES

- Avoiding emotional spending
- Staying intentional with financial decisions
- One-click shopping and constant advertising increase spending temptation
- Slowing down purchases leads to better outcomes



4. MOST IMPORTANT RULE TO REMEMBER

- Live below your means, which provides:
  - Freedom from debt
  - Reduced financial stress
  - More options for the future
  - Long-term peace of mind



SUCCESS

