EXCEPTIONS TO THE MONEY RULES



Start Where You Are

- $500 → $1,000 → One month → Keep building
- Don't skip emergency savings
- Permission to build it in realistic stages



Don't Focus Only On Down Payment

- Consider the complete monthly and upfront cost
- Put a little less down and keep a healthy cash cushion
- Consider cost of mortgage with PMI compared to rent



Balance The Priorities

- Capture the employer match
- Attack high-interest debt
- Keep investing consistently
- build the habit with extra towards debt



Before Breaking A Rule, Ask Yourself:

- What is the rule protecting me from?
- What risk am I accepting?
- What is my backup plan?

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