DO YOU REALLY UNDERSTAND THE FINANCIAL SAYINGS?



- Automate transfers to 401(k)/IRA/brokerage and high-yield savings
- Start small and increase regularly
- For gig income, reserve ~25–30% for taxes and 10–20% for savings



- Keep housing ≤28% of gross income; total debt ≤ 36–43%.
- Raise savings with every raise.
- Add frictions: 24-hour pause, meal-plan, buy used, unsubscribe



- Auto-invest in low-cost index funds; diversify and rebalance annually.
- Prioritize tax-advantaged accounts; keep fees low
- Dollar-cost average—don't sit out



- Build emergency fund of 3–6 months of expenses
- Insure major risks: health, term life, disability, home/renters
- Avoid high-interest debt and use sinking funds
- Use a password manager, and freeze credit