



AUTOMATE YOUR WEALTH





INCOME COMES IN

What should you do with it?

- » Pay your taxes! (numbers below don't include taxes for simplicity's sake)
- » 10% toward retirement
- » 5–10% toward other savings goals (wedding, schooling, trip around the world)
- » 80–85% into checking to pay regular bills



INCOME GOES OUT

Pay your bills on time!

- » Use your credit card for regular bills – autopay your balances, check statements at the end of each month
- » Use your checking account for misc. bills that can't be paid via credit card (mortgage, utilities)
- » What if I don't get paid regularly? If you're spending within your means, the same parameters apply. You just need to keep extra cash on hand for the dry months



GUILT FREE DISCRETIONARY

If you're saving 15-20% don't feel bad

- » If you're paying all your bills on time and saving, you can spend guilt free
- » If you tend to overspend, give yourself an allowance
- » If it's not working, evaluate why. Don't put your head in the sand. Honor yourself by taking stock of where you truly are



NO UNNECESSARY SPENDING

Small changes = big results

- » Find yourself spending on things you don't really enjoy?
- » Commit to planning for 2 weeks – really take the time to be intentional about the things you want to spend money on
- » Cut the rest, see how it feels

LOOKING FOR MORE PERSONAL FINANCE TIPS?

Check out our growing list here.