

Title:

Pay yourself first

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Summary:

Schools do not teach thrift: college, high school, junior high'our system doesn't place a high

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Article Body:

Schools do not teach thrift: college, high school, junior high'our system doesn't place a high

For example, when you pay your utility bill, pay yourself first. I've talked to people who hav

You must pay yourself first, or you'll negotiate away your savings. You want to have at least

Recommended savings

60% Long-term savings

20% Emergencies

optional % ^Emotional~ (vacation/car savings account) (optional)

Or another way to think about it

10% Yourself

10% Tithe

10% Pay down any debt you have (and commit yourself to not run up more debt)

70% Do anything you want with it

Once you get the ball rolling, you can shift your savings into a CD, then shift it again into

Another, separate, prong of this saving strategy is to tithe another 10 percent. It could be g

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