

The Personal Finance **BUCKET STRATEGY**



Primary Checking Account

Monthly bills
Everyday spending
Credit card payments

Primary Savings Account

Sinking funds
Spending buffer
Taxes

Brokerage Accounts

Freedom fund
Dream fund (>5 year goals)

Retirement Accounts

Includes 401k, Roth 401k, IRA, Roth IRA, SEP, Solo 401k, etc.

Future spending
Future giving
Future medical/long-term care
Retirement goals

High-Yield Savings Account

Emergency fund
Dream fund (<5 year goals)

Health Savings Account (HSA)

Medical expenses
**also can be used for retirement (age 65+)*

College (529) Account

College expenses
(including room & board)

Strategy For Personal Finance

Xiaolong Qi



Strategy For Personal Finance:

Personal Finance for Beginners - A Simple Guide to Take Control of Your Financial Situation Matthew

Collins,2020-04-27 Have you been trying to handle your personal finances and facing issues with it Have you been struggling with saving money and clearing your debts Do you want to secure your future If you answered Yes to any of these questions this book is for you One of the most significant things you can do in your life is handling your finances It s the difference between living a given life and living your choice of life But despite this personal finances are observed to be one of the most forgotten or ignored subjects in our lives After reading this book you ll have a better grasp of your finance and you will be informed of the next move towards financial liberty In this book you will learn What is Personal Finance The Golden Rules of Personal Finance Why Budgeting Is Important Saving and Investing Easy Ways to Reduce Expenses How to Build an Emergency Fund Five Simple Money Management Tips Personal Finance Tips to Master Money All of it is part of this book and much more so let s continue the ride together to make your life stress free

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