

7

MONEY RULES

(everyone should know by age 25)

1 50/30/20 Rule

Budget your income based on your:

1. Needs (food, rent, etc.)
2. Wants (vacations, new cars, etc.)
3. Goals (savings, extra debt payments, etc.)

- Needs = **50%** of income
- Wants = **30%** of income
- Goals = **20%** of income



2 4% Rule

The 4% Rule says you can **take out 4% of your savings** each year during retirement without running out of money.

Example:

- Total money = \$1,000,000
- $\$1,000,000 \times 0.04 = \$40,000$
- $\$40,000 \div 12 \text{ months} = \$3,333$ (pre-tax)

That means you can spend up to \$3,333 per month in retirement.



3 3x-6x Fund Rule

Save 3 to 6 months' worth of living expenses in an **emergency fund**.

Only use this fund for emergencies (like a vet bill, flat tire or medical bill).

It'll save you from taking on debt to cover any surprise expenses.



4 2x Investing Rule

For every dollar you **splurge** on a luxury item, **invest** the same amount.

Example:

If you buy a \$200 pair of heels, invest \$200 into your investment account.



5 3x Rent Rule

3x rent rule says **rent** should **not exceed 1/3** of a person's gross monthly **income**.

The idea is that housing shouldn't consume more than a third of a person's income so you have money left over for expenses, savings and investments.



6 20/4/10 Rule

If you have to take a loan to buy a car then follow the **20/4/10 rule**:

- **20%** - min down payment
- **4 yrs** - max # of years the car should be financed
- **10%** - max amount of your gross income that should be going toward your car

Remember: Most cars depreciate with time.



7 Rule of 72

Find out how long it will take your **investment** to **DOUBLE**.

Divide 72 by the growth rate of your investment (expressed as a percent).

Example: How long will it take to double your investment at 10% interest?

$72 \text{ divided by } 10 = 7.2 \text{ years}$



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The Millennial Money Woman

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