JOHN R. SCHNEIDER, III THE DEBT FREE GUYS DAVID AUTEN

#MoneyConscious Financial Planning Guide:

12 STEPS TO A RICHER YOU

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By

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of

The Debt Free Guys

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Content

Introduction

Through our own financial journeys and professional experiences, we've come to the conclusion that most people go through their financial lives unconscious. Many don't understand how their spending, saving and investing habits, or lack thereof, affect them. Whether because of disillusionment from never-ending stock market crashes and Wall Street scandals or because it's simply too hard, many aren't aware of what is going on in the economy and financial world around them. This makes achieving financial success and independence next to impossible. Our goal with the *#MoneyConscious Series* is to re-engage people and make economics and finance easier and more enjoyable to understand.

#MoneyConscious Financial Planning Guide: 12 Steps to a Richer You is the Debt Free Guys' third release in the *#MoneyConscious Series* designed to help anyone easily create a financial plan. Most people fail in life because they fail to plan appropriately, if they plan at all. This easy to read eBook will help you create the perfect plan for you and your financial goals.

Dedication

This eBook is dedicated to all the dreamers and their dreams.

Acknowledgements

We would like to acknowledge the Ancient fabulist Aesop and his intellectual equal, Mahatma Gandhi. We are wiser because of them.

Have you heard Aesop's fable, *The Grasshopper and the Ant*? With this eBook we'll teach you how to apply this timeless fable to your personal financial life and share our 12 steps to create a financial plan to a richer you.

The Grasshopper and the Ant

In a field one summer's day, a Grasshopper was hopping about, chirping and singing to its heart's content. An Ant passed by, bearing along with great toil an ear of corn he was taking to the nest.

"Why not come and chat with me," said the Grasshopper, "instead of toiling and moiling in that way?"

"I am helping to lay up food for the winter," said the Ant, "and recommend you to do the same."

"Why bother about winter?" said the Grasshopper; "we have got plenty of food at present." But the Ant went on its way and continued its toil. When the winter came the Grasshopper had no food, and found itself dying of hunger, while it saw the ants distributing every day corn and grain from the stores they had collected in the summer. Then the Grasshopper knew:

> "IT IS BEST TO PREPARE FOR THE DAYS OF NECESSITY."

The Fable in Our Lives

Who would you rather be in this fable? We would rather be the ant. We do not want to find ourselves without food, in the cold and near death, even if it was a sweet party before we found ourselves in such dire circumstances. As you can see, the moral of the fable is to plan, plan, and plan some more.

- Want to dine out with friends? Have a plan.

- Want to dash off to Cabo in the middle of the winter? Have a plan.

- Want to retire at 45 with a vacation home on the beach and the kids in top tier colleges? Have a plan.

It is hard to fulfill desires and dreams by accident. That is unless mommy and daddy support you for life and we all know how that turns out. No one wants to be Gob Bluth.

Why did the ant toil so hard for food? She toiled because she either had personal experience or learned from others that winter would come, that food would be scarce and she would become hungry. The ant was aware of the inevitable. The grasshopper was either not aware of or ignored the inevitable. The ant knew she needed a long-term plan. The grasshopper concerned herself with only the here and now.

The Big (Not so Dumb) Rocks

We have an analogy that relates to *The Grasshopper and the Ant* fable and ties into our 12 steps to create a financial plan to a richer you.

A professor stood before his classroom with a jar and other material one day. He first filled the jar with two inch diameter rocks and asked his students if the jar was full? They said it was full. The professor then added pebbles to the jar and shook the jar slightly so the rocks and pebbles settled. He asked his students, again, if the jar was full. They agreed. The professor then added sand to the jar until it filled to the top and shook it again so the rocks, pebbles and sand settled.

The professor then told his students that the jar represents their lives. The rocks represent the truly important things, such as family and health. The pebbles represent things that matter in life, such as work and school. The sand represents the small stuff, such as material possessions, gossip and wanting to be liked.

We too often fill our lives with sand that leaves no room for pebbles and rocks. To live a truly fulfilling life, fill your jar first with rocks, then pebbles and then the sand.

How do rocks, pebbles and sand help you create a financial plan? The rocks represent big financial goals such as being prepared for retirement, buying a house and paying for your kid's college education. The pebbles represent smaller financial goals such as qualifying for your annual 401(k) match, getting a new car and, maybe, traveling. The sand represents everything else on which we spend money such as groceries, clothing and dining out.

If you only focus on the sand, the weekend shopping and dining out, you will not save enough money for the bigger financial goals of vacations and preparing for retirement. Which would you rather have, a mai tai on the sofa or a mai tai on the beach?

You might say that everyone has a different size jar. This is true and that is okay. The larger your jar, the more rocks, pebbles and sand you can have or maybe your rocks and pebbles are larger. The size of your jar is determined by time, income and responsibilities. Size and amount vary for everyone, but the need for a plan applies to all.

We all know the stories of rich and powerful people who have ended up in financial ruin. There are many reasons for this, but in all cases they did not realize they needed a financial plan.

Be the Ant

The ant had a long-term plan. She knew what her rocks were. Though she may have wanted to hang out with the grasshopper, she knew she needed to focus on her plan and save that sand for another day. What about you? Let's work on your plan.

We'll first work on the rocks of your financial plan because those must go into your jar first. Our first five of twelve steps are dedicated to your financial rocks.

Rock of Ages

1. Define One to Three "SMART" Financial Rocks

The first step to create a financial plan is to decide what you really want in life.

- Where do you want to go?

- What do you want to do?

- What do you hope to avoid?

Only so many rocks can fit into your jar without your jar breaking. Reduce your wants and desires down to the most important. Once they are clear to you, the pebbles and sand in your life become clearer.

A couple of ways to determine what your rocks are include talking with friends and family and writing and assessing possibilities. Friends and family can help you talk through ideas you may have and share suggestions as people who know you well. Writing possibilities down lets you see something tangible and lets you reflect on each possibility and compare each with others. Both exercises will help you narrow your rocks down to the one to three most important. Any leftover rocks may actually be pebbles or sand.

Here is a real life example. Through much discussion and deliberation, we decided early in our relationship that we had two financial rocks; saving for retirement and traveling. We don't have a massive house or fancy cars. We are focused on investing between 15 to 25 percent of our annual household income in our 401(k) accounts. By all measures we are on target to meet our long-term retirement goals, one of our rocks.

We, also, plan our travels well in advance and travel hack. We have traveled extensively, our other rock, to places such as Australia, New Zealand, Mexico (many times), Spain, and London and all over the U.S. How? We focus most of our energy on our financial rocks. We reduced our wants and desires to two goals.

The next step is to make your financial goals S.M.A.R.T. Elusive goals are nothing more than wishes. To turn wishes into goals for which we can strive, we must have a clear vision of what our goals are and how to get there. This is done by following the S.M.A.R.T. method.

S.M.A.R.T. stands for Specific, Measureable, Attainable, Realistic and Timely.

- Specific – Clearly define your financial goals. Answer the 5 Ws. Who? What? When? Where? Why? A specific financial goal is not vague, such as "I want to retire." It is detailed, such as "I want to retire with $3 million by age 55."

- Measureable – A measurable financial goal is quantifiable. You must be able to assess progress to ensure progress. There is a reason everyone has a scale in the bathroom. You could say, "My measurable financial goal is to retire with $3 million by saving $1 million in 11 years, $2 million in 18 years and $3 million in 24 years."

- Attainable – An attainable financial goal is a goal you can actually achieve, such as "Retire with $3 million in 24 years by saving 15 percent of my annual salary" if you have the income or investments to support this. If you do not, you must choose a goal appropriate to your financial situation.

- Realistic – A realistic financial goal is not farfetched, such “Retire with $3 million in 24 years by saving 15 percent of my $170,000 annual salary.” A less realistic financial goal is “Retire with $3 million in 24 years by putting away 50 percent of my $19,000 annual salary.”

- Timely – A financial goal should be tied to a timeframe. An example includes, “I have $100,000, am 30 years old and want to retire by 55 with $3 million.” A goal that is not timely would be “I have $100,000, am 62 years old and want to retire in five years with $3 million.”

The clearer your goals are to you, the more accurate you can be when creating your plan to achieve your goals. Make your goals as detailed as possible and everything else will fall into place.

2. Understand the Why of Your Financial Rocks

Because your long-term financial goals will take five years or longer to accomplish, you will run into scenarios that will challenge your resolve to achieve them. A demotion or job loss could knock you off track. An unexpected illness or accident could negatively adjust your income for a long period of time. If you understand why your financial rocks are your financial rocks, you will be able to stick to them like moss to a stone even when your rock is rolling.

Knowing your why will help you understand the value of your choices. We would love to dine on sushi every night, but that will not help us retire when we want and the way we want. We would not be able to travel to the places we want to go.

Finally, when things go well you will be able to dedicate even more money to your financial rocks. You will be able to set aside more for your children’s college tuition or you might be able to upgrade your bathroom, if kids and a nice home are your rocks.

3. Create a budget

Many equate a budget to a diet and no one likes a diet. A budget is not like a diet that tells you what you cannot do. A budget is a representation of your long-term financial plan and tells you what you can do and when. Putting your income and expenses down on paper, in Excel, on your tablet or in an app on your phone puts your plan into numbers that you can measure. To continue with the food analogy, your budget is your menu.

Your budget really is your menu to get what you want in life. You cannot buy ground turkey, buns, tomatoes and pickles and expect to make pasta primavera. With those ingredients, you will make turkey burgers. When you define what you want, you can determine what you spend your money on today that does not fit into long-term financial plan and eliminate that spending. If your goal is to retire early, but currently spend $800 a month leasing an Audi S4, your budget may need to change. The sooner your budget is in line with your long-term financial goals the sooner you will achieve your long-term financial goals.

4. Open an Account for Each Rock

Once you know what your financial rocks are and how many financial rocks you have, open a bank or brokerage account to save and invest for each rock. For retirement goals, a company-sponsored retirement account such as a 401(k), defined benefit plan or 403(b) is ideal in addition to or in place of a Traditional Individual Retirement Account (IRA) or Roth IRA.

For goals that are not retirement related, open a separate bank or brokerage account. Start a 529 Plan to pay for your kids to go to college. Open an account for the down payment on a house. Start a travel or home remodel fund. Open a Christmas club account. Whatever your financial rocks are open an account for each one.

Once each account is opened, set up automatic and regular payments into each account for an appropriate dollar amount. This can be done by direct deposit from your paycheck (out of sight out of mind) or a recurring ACH (Automatic Clearing House) transfer from another bank or brokerage account in which you hold cash. By automating these contributions, you eliminate your regular involvement and risk of missing or deciding to skip a contribution towards your financial rocks.

Finally, do not add check writing, debit or credit card features to these accounts. These features only make it harder to save.

5. Vocalize and Socialize Your Financial Goals

Share your financial goals with friends and family. The people in your life should be aware of the changes you will make and why. You cannot just switch things up on your partner, spouse or kids. The goals must work for everyone involved.

Making your financial goals public makes you more accountable for them; it helps ensure your success. Your loved ones will ask questions, provide support and help you clarify goals. They will share in your successes and support you when you fail. They will inspire you to succeed.

Write your financial goals down. Post them somewhere for the whole family to see and give everyone an incentive to help you achieve them.

The grasshopper’s problem in Aesop’s Fable was her failure to plan ahead. She was distracted with the here and now; her jar was full of sand. The reason people do not become what they hope is because they fail to create and stick to a long-term plan. They fail to find out what their big rocks are and do not put their big rocks into their jar first.

Pebble Beach (It’s Not Just for Golf)

Continuing with our rocks, pebbles and sand analogy, it is important to have a balanced life. As we mentioned before, if your jar has too much sand (everyday activities) in it, you will miss out on your bigger financial goals in life, your rocks and pebbles. Likewise, your life cannot only focus on your rocks because rocks are not quickly unattainable. You need short-term financial goals that support your long-term financial goals.

How do you eat an elephant? You eat an elephant one bite at a time.

Do not eat elephants.

Pebbles include financial goals that you want to accomplish in a shorter timeframe, say a few months to three years, such as maxing out your retirement plan contributions or making double payments to your mortgage or paying off your car loan. These financial goals, pebbles, relate to and support your long-term financial goals, rocks.

The idea is to break your long-term financial rocks into smaller, more manageable chunks. For example, if a long-term financial goal of yours is to retire by 65, then maxing out your retirement plan contributions each year for the next five years will help you reach that goal.

Another example that supports a long-term financial goal is to open a 529 Plan for your kids that will help them pay for college, something you must do in the short-term to take advantage of compounding interest over the long-term.

Pick two or three short-term financial goals (pebbles) that support each long-term financial goal (rocks). Each short-term goal is not necessarily mutually exclusive to a long-term goal. For example, creating an emergency savings account helps protect your finances and allows you to save for other goals, such as buying a house, paying for college and retiring.

Below are three steps to help you create a short-term financial plan.

6. Increase Your Net Worth

There are three obstacles that prevent you from increasing your net worth; income, expenses and debt. Improving your net worth puts you in the position to delegate more money to your financial rocks and pebbles.

If your income is keeping you from setting aside money, do something about it. Change jobs. Change companies. Expand your skill set. Get an additional job. Start a side hustle.

Ask your boss for a raise. Find out what it will take to earn a 5 to 10 percent increase in salary. Once you have the answer, act on it. Make a plan and work at it diligently. Ask for regular updates on your progress and make your boss accountable.

Spend less than you earn. Nothing more must be said.

We must discuss debt. Most acquired debt is self induced. You either borrowed too much to buy more than you could afford or you built up debt slowly through credit cards with small and medium size purchases. Debt can make the things you buy cost 50 to 100 percent more than they are worth. Pay off your debt. If you need help, buy our book *4: The Four Principles of a Debt Free Life*.

7. Create a monthly plan

Not having a plan leads to poor decisions. For examples, if we do not have healthier, sweet alternatives such as red grapes or blueberries in the house, we might eat that whole chocolate cake that sits in our fridge. In a moment of weakness, we may just dive head first into that chocolate cake. If we plan our grocery list and have healthier alternatives that we commit to eating, we will make better decisions. One might ask how this illusory cake got into our fridge to begin with and we just don't know.

Similar to diet controls, it is important to have a monthly plan of activities and events for which you budget and that are not-so-expensive (NSE). The Internet makes creating a frugal monthly plan easier than ever. Search on Groupon, Living Social and local websites to learn what is going on, how much it costs and if there are discounts.

We suggest getting the whole clan together and creating a monthly calendar of activities, ones which everyone wants to do. Add activities that are free. Put any savings from your monthly plan of activities towards your short-term financial goals.

8. Monitor Your Success Monthly or Quarterly

Achieving any financial goal, whether short-term or long-term, requires constant engagement. This is why companies report quarterly numbers. You and your family should do the same.

It is likely that obstacles and opportunities will come up over the next five plus years and you should adjust your budget accordingly. For example, if you get a raise or promotion, you will have more money that, if allocated correctly, can help you achieve your financial goals sooner or even surpass them.

Feed your short-term goals into your long-term goals, just as the ant planted, farmed and harvested in the spring, summer and fall. Her short-term goals of planting, growing and harvesting allowed her to eat through the winter.

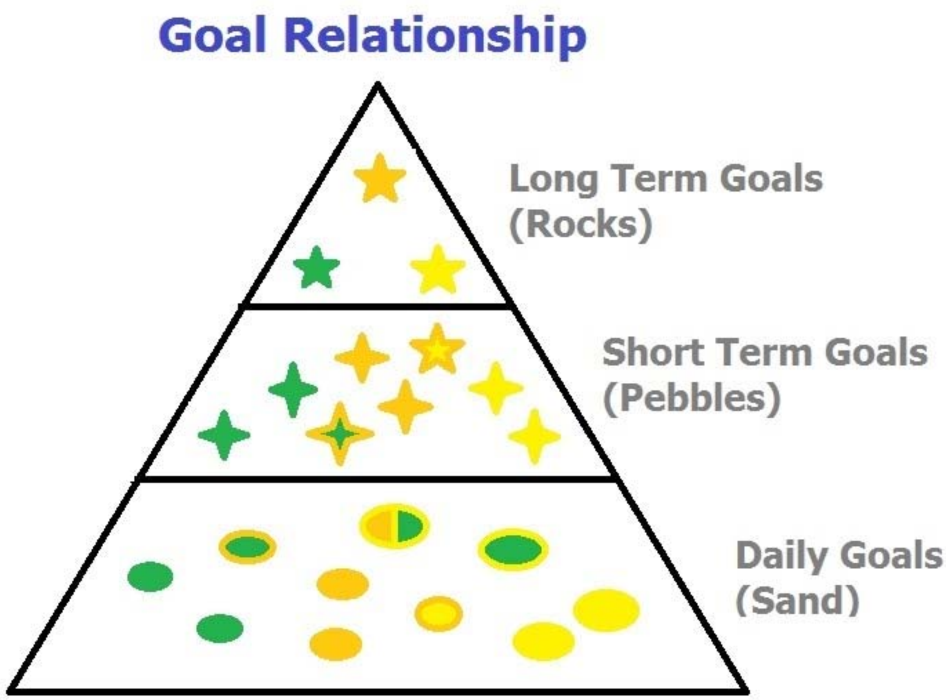
The Sand Beneath Your Toes

Mahatma Gandhi said:

Your beliefs become your thoughts
Your thoughts become your words
Your words become your actions
Your actions become your habits
Your habits become your values
Your values become your destiny

For our purposes, the poignant lines of Gandhi's poem are "Your actions become habits. Your habits become your values. Your values become your destiny." What this says is our daily activities determine our destiny or where we end up in life.

If your destiny is to have lived a fulfilling life, you must put the right amount of sand in the jar at the right time. You need daily financial goals (sand) that support your short-term financial goals (pebbles) and short-term financial goals that support your long-term financial goals (rocks). The image below is a graphic of this.



Avoid Quicksand

The sand is what distracts most people. The sand is the stuff that adds little value and disproportionately wastes time and energy because it is often fun. By prioritizing and filling your jar first with rocks, then pebbles, and then sand you position yourself for financial success.

For example, we discussed our financial priorities years ago. At the time, our sand was clothing and clubbing. When we wanted to buy a house, we were not in financial shape to do so. As we discussed what really mattered to us, we realized that what we really wanted to do was travel and save for retirement.

Contrary to what the media and movies portray, most people cannot have it all. Sorry. It is true and that is okay. You can have what is important and a comprehensive financial plan makes that happen. Clothes and clubbing were not what we wanted in life, but were what consumed our lives. We traveled a little and realized we wanted to travel more. Probably due to being in financial services, we understood the importance of saving for retirement and put retirement at the top of our list.

Once we realized that traveling and saving for retirement are important to us, we prioritized accordingly. We paid off our debt and increased contributions to our emergency savings and retirement accounts. We learned how we can acquire airline miles for little to no cost to us, including avoiding interest rate costs. We eventually bought a 1,000 square foot condo that was less than two times our combined salary. Our day to day and year to year financial goals all now support our two priorities of traveling and saving for retirement.

Below are four steps to support your daily financial goals, your sand.

9. NSE

NSE means Not-So-Expensive. The philosophy behind NSE is to find fiscally prudent alternatives to match your likes. There is a particular $60 bottle of wine that would go perfectly with our chocolate cake, but there is a particular box of wine that is good and serves four bottles worth of wine for $23. This is a perfect alternative wine for our sofa date.

Instead of going to happy hour and spending $10 to $12 per drink, invite people to your place after work and have each person bring their favorite beverage or snack. Instead of spending $35 to $50 per person, each person spends $15.

Alternatives always exist. Shop on eBay or at outlets as opposed to high-end fashion malls, seek out coupons and use social media to find deals. Rather than taking the family to the movies, rent a movie from iTunes or Red Box. If you like sushi, go to happy hour rather than at 7 PM when the restaurant is packed. Use Groupon and Living Social. Put any savings earned from your new NSE alternatives towards your short-term financial goals.

10. Choose Sand to Support Your Pebbles

Choose one or two daily habits that support your one or two short-term financial goals. These habits do not need to be hard or complicated. In many cases, adopting them requires a simple change in thinking or minor adjustment in lifestyle.

An example includes packing your lunch for work rather than eating lunch out. The average American spends close to $1,000 annually dining out for lunch. Through Money Conscious vacation planning, an amazing vacation can cost $2,000 or less. Packing your lunch each day and saving $500 annually means you are a quarter of the way towards your short-term goal of saving $1,000 annually for vacations. Would you rather have a Mexican lunch that eventually goes down the toilet or a vacation to Mexico that stays with you forever?

Imagine how much you will save from cooking dinner at home. The added benefit of cooking at home is that you will acquire the beach body you want because you will not consume so many restaurant calories. Every dollar adds up and the more that you are able to cut from spending the more you can add to savings.

One thing David likes to do daily is find ways he can either decrease spending or increase savings. He looks at each purchase and says, “Do we need that right now?” or “Is there a cheaper alternative?” You would think he was a depression-era kid. He gets this from his grandparents. Thriftiness and frugality has made many a millionaire. Not every millionaire became so by creating a social media website.

What small habits can you adopt that will make it less painful to achieve your short-term financial goals and, consequently, your long-term financial goals?

11. Adopt mentally stimulating habits

This is another way of saying, “Be Money Conscious”. You do not have to read Barron's every week. Mother Nature knows we struggle to find the time to do so ourselves. Just know what is going on in the financial world around you.

Read a couple of personal finance blogs each day. Hopefully one blog includes Debt Free Guys. Most personal finance blogs are run by regular people with similar goals and backgrounds. Their stories are personal and relatable. Read financial news websites. There are tons of sites all with different voices. Choose ones that suit you.

Read a personal finance book or two and learn the basics of money and investing. This book is a good start. Authors such as Dave Ramsey, Suze Orman and David Bach are good considerations. Don’t forget *4: The Four Principles of a Debt Free Life* or download *#MoneyConscious Student* and *Do You Know How To Be #MoneyConscious*. We are not suggesting that you take Econ 500. Just find a personal finance author who speaks to you and know at least as much about money as Paris Hilton knows about being a DJ.

Lastly, meditate. More and more successful people attribute their success, in part, to their daily habit of meditation. Meditation allows you to clear your mind, relax and listen to your breath. This clarity and calmness permeates throughout your life. It provides focus. If your rocks are truly your long-term financial goals, this daily mental vacation will help you stay focused on them.

12. Have Fun

All too often when financial experts talk about creating a financial plan and budgeting, we speak with a voice of limitation. “Don't do this.” “Don't do that.” “Stop paying for this and you can't have that.” It can be depressing.

Do not get depressed. Have fun. Keep your eye on your prize and make achieving your daily, short and long-term financial goals enjoyable.

The closer we get to our savings goal for a vacation, the more excited we get. If the stock market is not against us, it is exciting to see our retirement accounts grow through appreciation and contributions. We have many more working years ahead of us, but we can already see those daily strolls on the beach, writing books while sitting on a balcony in Mexico and cooking a fantastic meal for friends in our vacation home.

Enjoy it. Have fun with it. Do not take it too seriously. Forgive your mistakes easily, but always learn from your mistakes.

Can you be the ant? Can you to create and live by a financial plan that lets you plant, grow and then have everything you want? Yes! Each and every one of us can know what we want and how to get it. With the right plan and execution, anything is attainable.

Figure out what your rocks, pebbles and sand are and create a richer you. **Be the ant.**

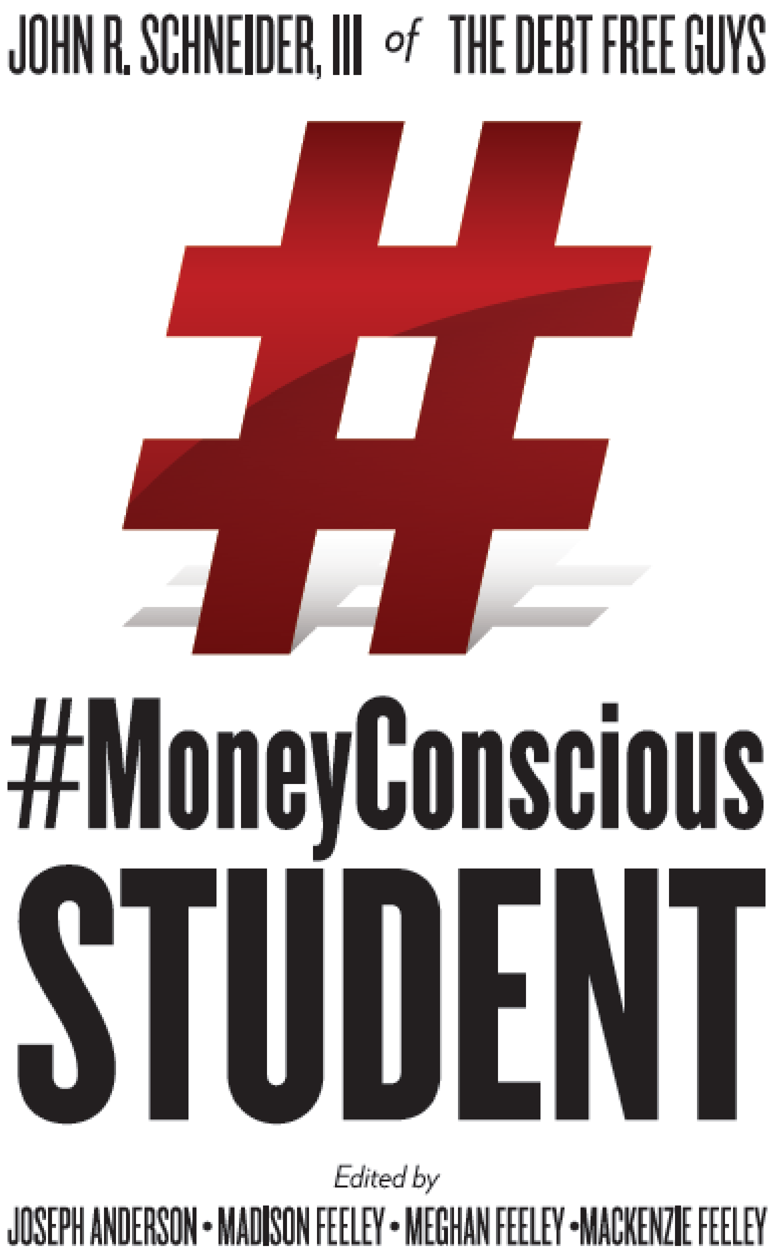
If you benefited from this book, please leave a review on Amazon.com. This helps spread the message of how to create a financial plan in twelve easy steps to others.

Other titles by the Debt Free Guys

David Auten and John R. Schneider, III

Check out other books in the ***#MoneyConscious Series*****:**

#MoneyConscious Student



#MoneyConscious Student Excerpt:

Goals

The first things to consider are your goals. Ask yourself these questions:

- What do I want to do?
- Who do I want to be?
- Where do I want to go?

Sure, when you graduate high school you'll be financially successful, but how will that happen?

Deciding if you're going onto PSS is one of the most important decisions you can make while you're still in high school. Ask yourself:

- What do I want to be when I grow up?
- Do I need to go onto PSS for what I want to do?
- Which is better for me: trade, vocational, or technical school, or college? Why?
- What certification or degree do I need for the career I want?
- What courses are required?
- How long will it take me?
- How much will it cost me?

When you know the answer to these questions, you can create your plan.

If your plan is to go to PSS, a lot must happen first. You must get good grades. You must take the right college-prep courses. You must have money. And you must figure out how you'll stand out from your peers.

Now is the time to think these questions through. This is the time to paint your canvas. If you need help, a trusted adult, such as a parent or guidance counselor, can help you. Better yet, talk with your friends. Find out what they want to do and what they think you should do. Discussions such as these can inspire unique and creative ideas that'll help you plan your future.

To get a better sense of the jobs that are available, "job-shadow" with your friends' parents and your parents' friends. Job-shadowing is essentially following someone for a day or more while they do their job. This gives you a real-life, interactive experience of different careers and can help you determine what career you want. Job-shadow as often as possible and for as many potential careers as you can. Document the hours you job-shadow and share this with the PSS to which you apply.

[Do You Know How To Be #MoneyConscious?](#)

Do You Know How To Be #MoneyConscious? Excerpt:

A Budget a Way of Life

Congratulations! We were afraid that after reading the title of this section, you wouldn't continue reading, and you did. YEA! Either you're a sadist or you trust us. We're not sure what either says about you.

Let’s all read the title of this section out loud, “A budget is a way of life?” Good! That wasn’t so hard, was it? Again, “A budget a way of life?” Nice!

This is the least favorite paradigm of being #MoneyConscious for most people, but therein lay the reason so many struggle to live debt free. It’s nearly impossible to achieve anything financially without a financial *plan*. See our eBook *#MoneyConscious Guide to Financial Planning: 12 Steps to a Richer You.* Not having a plan is like driving to an unfamiliar destination without directions. Not having a budget or not understanding your cash flow (money in/money out) can put even the richest person into financial trouble. (Google MC Hammer) You inevitably spend more than you make if you don’t have a clear plan for spending and investing.

For starters, B-U-D-G-E-T is *NOT* a four letter word. Really, it’s not. It’s six. Get those preconceived connotations out of your head. Don’t think about a budget as something telling you what you *cannot* do. Consider it as a guide to knowing what you *can* do and when you can do it. We think of it as our GPS to financial freedom. A budget puts down in writing where your money is coming from and where it is going. It gives you the tools to understand when you can buy a new pair of shoes or golf clubs or, more importantly, how much you can invest for retirement. This is preferable to finding out after the fact that you really couldn’t afford that vacation you just took to Mexico, which is the strategy most Americans use.

We approach a budget a bit differently than most financial experts. We don’t consider a budget to be static, but dynamic. Sure, you have regular expenses, typically monthly, which occur. You’re also aware of how much you really earn. However, there are times when you have more or less coming and going, especially if the bulk of your pay is from tips, commissions or bonuses. An additional benefit with a dynamic budget is the ability to adjust your spending when you have the opportunity. For example, paying off bills more quickly, setting more aside for retirement, or saving for that vacation you have in mind. If your life isn’t the same day after day, week after week, and month after month, how can your budget be?

JOHN SCHNEIDER THE DEBT FREE GUYS DAVID AUTEN

4

The Four Principles of a Debt-Free Life

4: The Four Principles of a Debt Free Life is available on Amazon in hard-copy and on Kindle

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