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This post may contain affiliate links, which helps us to continue providing relevant content and we receive a small commission at no cost to you. As an Amazon Associate, I earn from qualifying purchases. Please read the full disclosure here. Money management should come naturally, right? Just like riding a bike. Little bumps along the way and then smooth sailing from there. But, is personal money management that easy? Unfortunately, for most of us, we were not taught basic personal finance skills. We walked onto a college campus with companies offering a free t-shirt to sign up for a credit card. The beginning of the debt trap started way too soon. Maybe you were lucky to learn a few tricks, but haven't made the progress that you wanted to. That is why you are the luckiest person to read this post on the best money management tips! There are so many fabulous words of advice that you should bookmark it and save it. (Or even pin to your Pinterest boards.) Money management encompasses five key areas: Making MoneyBudgetingSavingInvestingSpending As natural humans, the last category of spending is the easiest to do and fun place to be. You must devote to learning the money management skills of budgeting, saving, and investing. Today, you are going to learn from financial experts. These are the people who teach people every single day about ways to improve their money management skills. You don't want to miss any of these money management tips. What is the goal of good money management? The ultimate goal of solid money management is to not be a slave to your money. By working, you are paid an income. Then, you save part of that income. That way you don't have to work every single day of your life for an income just to meet your expenses. Becoming active in managing money means you are proactive in saving / spending money and not reactive trying to make ends meet. This post you will teach you how can I improve my money management skills. You will hear from various money experts on what is basic money management and their advice is golden. Money Management Basics Why Does Money Management Matter Today? Money Mindset, Values, and Goals Money in Relationships Accountability Income / Make Money Budgeting / Spending Savings Investing Smart Credit Card Usage Solid Money Management leads to how can I be rich Wow, those are tremendous money management tips for beginners and great reminders who have been diligent in managing money. As the famous saying, A penny saved is a penny earned.Author Unknown That is the basic philosophy on how to become rich. It is taking one of the best money management tips and learning to master that skill. Then, moving on to the next idea. Learning to manage your money is not a one-time occasion. It is something you must do continually. Just because you are afraid to start and make money mistakes, don't let that hold you back from living the life of your dreams. Don't forget to bookmark this amazing money management resource! Pin to your Pinterest boards now. During your 40s, you will probably face some major financial decisions, like how to save for retirement and fund college tuition. Below are some financial tips and ideas to help you make the most of this decade. Personal financial planning fundamentals Update your budget. Planning for retirement in your 40s is becoming a higher priority, so take a new look at your monthly budget. Identify any frivolous or non-essential expenses. Does it make sense to redirect the money spent on those items toward your savings goals? Bolster your credit score. Did you know that not using an open credit card can lower your credit score? Use credit cards strategically, striving to pay off the balances each month. If your debt to income ratio is high, work to reduce it. You are entitled to a free credit report each year from each of the three reporting agencies. Go to AnnualCreditReport.com to request your reports. How to manage money better in this decade Build a relationship with a financial professional. If you don't have an established relationship with a financial professional, now is the time to make it a priority. You have many decisions to make in the next few years, and most of them have long-term implications. Find a financial professional who can guide and advise you. Get your paperwork in order. If you haven't already done so, get your estate planning paperwork in order, by establishing a power of attorney, a will, and health directives. This is particularly important if you have children. Maximize your retirement savings. Retirement may only be 20 to 25 years away. Contribute the maximum amount allowable to your retirement plans. Also, contribute to an IRA if you are eligible. Strive to have two to three times your annual income saved for retirement during this decade. Pay off big debts. If you have financed vehicles or recreational equipment, try to pay these loans off so you have more to invest in your long-term financial goals. Maintain a stable emergency fund. As your income and expenses increase, so should your emergency fund. Maintain an emergency account with three to six times your monthly income. Implement a financial strategy that supports your "big picture." Understanding your big picture goals, and knowing how every financial choice supports those goals is imperative at this life stage. For example, if you're trying to decide between saving for college or retirement, talk to a financial professional. While every situation is different, many financial experts advise that retirement savings should be the top priority because you can't get financial aid for retirement! By working with a financial professional, you can deploy a financial strategy that supports your long-term plan. Extra money management for this decade Teach your children. Preparing your children for adulthood includes teaching them the value of financial responsibility. Share the financial lessons you have learned and take every opportunity to teach them about smart money management. Help your parents plan ahead. Talk to your parents about their preparations and estate planning. Have they planned for long-term care expenses? Do they have a power of attorney, wills, and health directives? Have they thought about their final arrangements? A good way to start the conversation is by sharing the steps you're taking to prepare for your future. Money saving tips for any age Strive to save 30% or more of your income. Pay yourself first. Save 10% for retirement, 10% for your emergency fund, and 10% for large purchases or vacations. Start building an emergency fund. Strive to save three to six times your monthly income. Be mindful of your housing to income ratio. Try to limit your housing expense to no more than 28% of your gross household income. Watch your debt to income ratio. Try to limit your total debt (mortgage, car loan, credit cards, student loans) to 36% of your gross household income. Keep your credit card balance to limit ratio under control. To keep your credit score as high as possible, try to keep your balances as low as possible. WEB.1283.01.15

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