
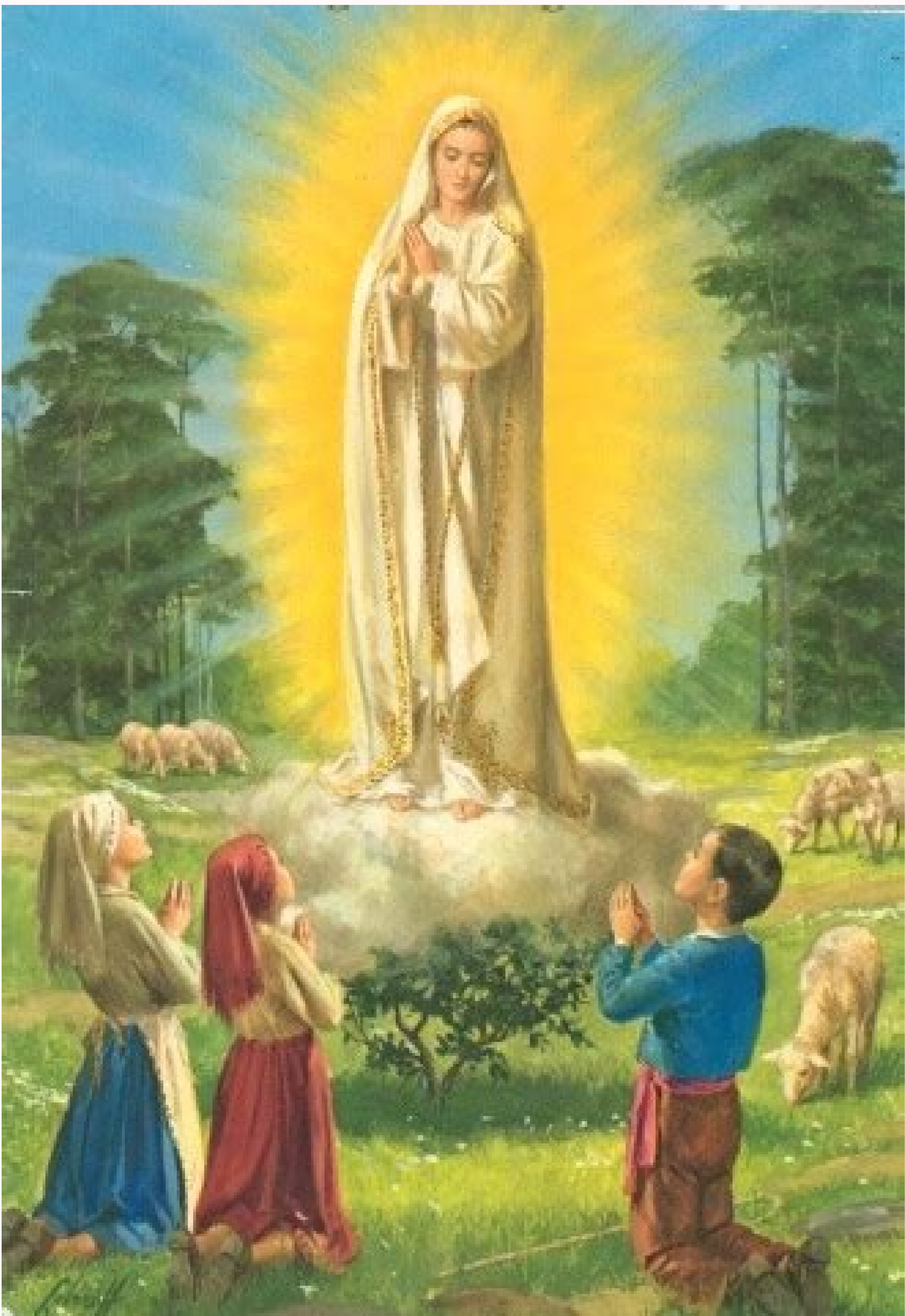


**How to stop the worry and start living**

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**FAITH  
DOESN'T  
ALWAYS MEAN  
THAT GOD  
CHANGES YOUR  
SITUATION**

**SOMETIMES IT  
MEANS HE  
CHANGES YOU**

- Steven Furtick



You think you get a decent income, but you can not get out of the living room to pay? When was the last time you really looked how much you were spending and sparing? Do you know how to build your wealth? About 78% of workers are living salary-to-salary to face expenses, according to a recent study by CareerBuilder. It is a proven fact that if the financial stress of the workers are on the constant front line of your mind, your performance at work will decrease a lot. Message: It's time to anticipate your stressful finances and release your mind to improve your performance at work, financial situation and life in general. In this article, I sketch six actions you can do today, to help you finally take control of your finances tomorrow. 1. Discover where all your money goes. The money you earn does not spend alone and even if you know where your financial breaks are you will not be able to do anything about them. In the usern, nonthaza, nonthazy, non - usual, common, josu160; Surutrust survey, about a third households that aid \$ 75,000 or more salary over each year. From this research, 44 percent of those who said they lived the salary for the salary cited "lifestyle shopping" as the main reason why they were not able to reach the front. Almost 70 percent said eating at restaurants was the biggest drain in their wallets. Detect trends in your spending patterns is not difficult tee ... involves just keep track of where your dollars are going. The first step is to use tracking applications for solid spending. For example, the Mint application automatically writes your purchases and allows you to categorize and label so you can see a look at what is eating more money for each month. As soon as you identify the heel of your financial achilles, you will be in a better position to make conscious decisions Cut the expenses, so you don't spend until the last cent. 2. Refinance expensive debts. If part of the reason you live in salary is because you are paying a decent amount of debts every month, getting rid ofis a top priority. When you have no savings you can use to eliminate it and your revenues and expenses are approximately the same, the best short-term solution is to make the debt more accessible. Transfer of your credit cards with high interest to a card with a rate of 0 percent is a good starting point. The transfer rate of a balance is normally 3 to 5% of the amount, so you will need to make sure that the amount that will save on interest cancels it. If you have student loans, consolidating your federal debts or refinancing your private loans may also yield a lower rate and potentially reduce your monthly payment. Doing something as simple as signing up for your loan agent's automatic payment service, you can do more 0.25% off the interest rate. I knew that. You will need a solid credit score to refinance private student loans; otherwise you will have to arrange someone to co-sign before the business can be approved. 3. Cultivate your emergency fund Start building an emergency fund. Today. Like right now. This means building some emergency savings so it can definitely break the pay-to-pay cycle. According to a recent study by MyBankTracker, more than 4 out of 10 Americans claim that they don't even have enough money reserved for an unexpected \$500 emergency. Á The demographic age of the survey respondents of the recent survey conducted by MyBankTracker. The ideal would be that your emergency fund would be large enough to cover between three to eight months of expenses, depending on your income, what are your accounts and how many people your income supports. When you get to the point where you are in saving conditions, trying to put all this together at once can be totally overwhelming, but dividing it into smaller bites makes it lessFor example, let's say your initial goal is © to save \$5,000 during the next twelve months. That's about a \$96 a week you'd need to save or \$14 a day. Concentrate on reaching that same or weekly target So intimidating how to try to save large pieces of money from a once time. Do not forget to lose the savings account of your big bank for a free online account that will make you more money in interest. 4. Increase your 401 (k) in at least 1 percent. The odds are your employer likely offers decent benefits, some of whom can include a retirement plan 401 (k) or similar. As with your emergency fund, you can increase your retirement savings in small steps. Increase your contribution value in 1 percent each year, for example, will not make a huge dent in your take-home payment, but will make a great difference in the size of your egg of nest, over time. If you can, make a point to maximize your 401 (k) once you can contribute to \$ 18,500 per year (if you are less than 49 years old). If you can not, increase your contributions in an aggressive way as you can. For example, if you get an increase, increase the value you are putting on your 401 (k), so you do not even see the increase in your Paycheck. Saving money in these accounts provides several benefits you can not afford to pass. First, you are building your nest egg while reducing your tax income. A larger salary means a higher tax support, which in turn means more money than Uncle Sam strips from your check. 2020 Tax Holders Tax Rate Rent 10% \$ 0 - \$ 9.872 - \$ 40,125 401 (due) reduces the amount there is also a chance to make free money if your employer corresponds to the part of what you put. Contribute 10 percent of a \$ 75,000 salary from 35 to 65 years of age would give a balance of about \$ 735,000, with a annual rate of return of 7 percent. If your employer offers a from 50% © the first 6 percent of its cash, its balance would grow to \$955,000. Tip: If you are enrolled in a high deductible insurance plan, make sure it offers a Savings account. The money that you save in one of these accounts is tax deductible and withdrawals for qualified tips expenses are always exempt from taxes. 5. Scale back into criteria cards. If you are in debt. Live Paycheck for the check makes you tried to resort to the criterion when you are running in cash, but this is not territory that you want to venture lightly. While a criterion card can be an excellent tool to build your criterion punctuation or earn rewards, there is a right and wrong way to use it. The two most important things you can do when it comes to criterion is to pay always the account in the hour and just charge what you can afford each month. If you are already in a dully of studying criterion cards, you are better to leave your plans at home and get in cash or bite while it. 6. Get locataria insurance. More than one terrace of Americans rent versus own a house and surprisingly, 66% of them do not have safe to cover their personal items against fire, robbery or other loss. The cost is quoted as the number one, but the basic cover is really very accessible. A foregoing though insurance application costs between \$ 15 and \$ 30 per month, according to the national association of insurance commissaries. For example, in a \$ 30,000 policist, the farms would work about \$ 25 per month. Locataria insurance is especially important when you live the salary to payment and do not have an emergency fund concluded. If something happened and you lost everything, your politic would give you enough money to start again, which would save you from having to resort to the criterion to fill the gap. Cap = Go.

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