

# The 12 Personal You Need Finance Rules

The 12 Financial Rules You Need To Live By #savingmoney These are the top personal finance rules you need to follow. Save more money, build wealth and achieve financial security with these 12 money rules.



- ☐ Live below your means
- ☐ Save at least 10% of all you earn
- ☐ Track your spending
- ☐ Create and follow a budget
- ☐ Buy the home you can afford
- ☐ Pay down high-interest debt
- ☐ Set long and short-term goals
- ☐ Build financial intimacy with your partner
- ☐ Invest in ETFs
- ☐ Maximize your employer retirement plan
- ☐ Protect your loved ones with life insurance
- ☐ Have a will and family emergency plan