

July 9, 2011

Pay Credit Card Bill

- +10 xp Paying the minimum will allow you to hold on to more cash
- 10 xp Your credit card interest is currently 19% of any outstanding balance.

[learn more](#)

Open a Roth IRA

- +110 xp You can invest up to \$5000 / year. Monthly maximum = \$416.66
- n xp This will diminish your checking account. You will lose 1 xp per \$100

A Roth IRA is a special type of retirement plan under US law that is...
Direct contributions to a Roth IRA may be withdrawn tax free at any time.[1] Rollover, converted (before age 59½) contributions held in a Roth IRA may be withdrawn tax and penalty free after the "seasoning" period (currently 5 years). Earnings may be withdrawn tax and penalty free after the seasoning period if the condition of age 59½ (or other

[collapse](#)

Birthday Money

+\$500

- +10 xp Put money in your Savings account.
- 25 xp Spend money on a new television (Increases happiness)

[learn more](#)

July 8, 2011

more

