Are you ready for $1000/month?

10 Minute Introductory savings guide to prepare for the Freedom Dividend.

10 Minute Saving Starter

Make the most of your $1000/month Freedom Dividend when it's passed by developing the savings habits necessary to become financially stable.

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START

Write down monthly expenses by category. Total Expenses:

Write down monthly *net(take home)* income. Total Income:

Subtract total expenses from net income & Divide by 2

The result is your **Saving Starter amount:**

Is the amount Positive? — **YES**

Do you have debt? — **YES** / **NO**

NO

Do you have at least $1,000 or 1 month of expenses saved? — **YES** / **NO**

END

YAY! You made it!
Use again whenever your income increases and/or when the Freedom Dividend is passed.

Awesome! Let's tackle debt with these tips:

1. Each month be sure to make at least the minimum payment on all debt accounts.
2. Add your total **Savings Starter amount** on top for the minimum payment for to the account with **lowest debt balance** OR **the highest interest rate** until it is $0.
3. Then add it to the next account, on and on until they are all zero.

Why? Paying off debt allows you to save more for cash flow assets.

Cool! Let's save $1,000 or 1 month of expenses with these tips:

1. Creating an Online account without a bank card
2. Automatically save your **Saving Starter amount** using direct deposit or auto-transfers.
3. Set very clear rules for when you withdraw. This account should rarely have withdrawals.

Why? Saving for expenses will protect your family from hardship should you lose your income or have an unexpected expense.

No worries! Get started by freeing up money with these tips:

1. Limit takeout food cost.
2. Replace cable with Netflix/Hulu.
3. Limit drinking cost by hosting friends at your house.
4. Research hosting Airbnb experiences or a room in your home.
5. Offer a service on Fiverr/Upwork.

Why? Freeing up money will allow you to save consistently. People with this habit are more likely to experience financial stability long term.