

Tips



Mr. Betano has prepared tips for financial literacy so that you can get rich faster

Build an Emergency Fund 01

Aim to save 3-6 months' worth of expenses for unexpected situations like job loss or illness.

Plan a Budget and Track Your Spending 02

Create a budget to control where your money is going and adjust it as needed. This helps avoid unnecessary expenses and better plan your purchases.

Avoid Impulse Purchases 03

Before buying something, ask yourself if it's really necessary. Often it's better to wait a few days to evaluate if you really need the item.

Use an Income Allocation System 04

Try the 50/30/20 rule: 50% of income for essentials, 30% for entertainment and discretionary spending, 20% for savings and investments.

Regularly Save for Retirement 05