
FRONT COVER:

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Foreword

Cultivating the habit to put away money on a regular basis is not only very important but it is also something very beneficial to the overall lifestyle and mindset of an individual. The discipline factor alone that this exercise involves is well worth practicing as it will help the individual develop stronger skills for future commitments. Get a good start with the info here.



Savings Super Hero

Everything You Need To Know To Save Beyond Your Dreams

Chapter 1:

Savings Basics

Synopsis

Ideally a young working adult should be able to comfortably save about 10% of his or her income. The individual should then be disciplined enough to save this amount without touching or tapping into it for unnecessary and frivolous expenditure. If this is successfully achieved then the individual would be able to venture into other types of commitments on a long term basis without the probability of defaulting at the first sign of a challenge or trouble.



The Basics

Curbing lifestyles and keeping within a planned budget will also allow the individual to comfortably create a savings plan that will be useful in times of need.

These needs can be when a job is lost, when medical emergencies arise, when a good deal comes along, when opportunity strikes and any other positive venture that might require instant access to considerable funds.

Thus learning to develop the savings attitude will eventually prove to be beneficial both in the present and for future opportunities.

Drawing up a savings plan that can be put into practice over a yearly time frame would eventually help the individual create a very healthy savings amount.

This would then allow the individual to focus better on the needs rather than the wants of the daily requirements of existence. It would also allow the individual to learn how to spend less in order to save more.

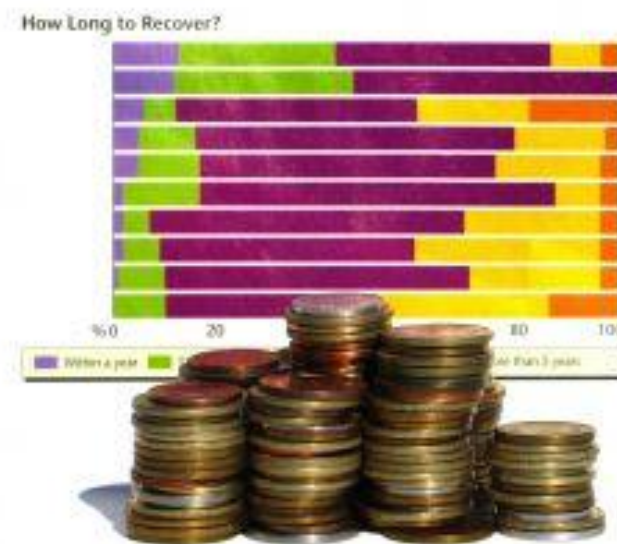
There are several tools available to assist an individual in creating and tracking a complete savings plan. These can be monitored periodically depending on the individual's preferences.

Chapter 2:

Reasons To Save More This Year

Synopsis

Learning to save as much as possible is always a good habit to form, thus there is no real need to have a reason to practice this positive attitudes than for its sheer benefits which are rather extensive.



Why

However if there needs to be a reason to save more the following are just some of the more prominent ones to go by:

- Having a healthy emergency fund that is accumulated through diligent savings, is always beneficial. This will help the individual tap into this resource when the need arises, as compared to having to resort to taking out a loan which will only incur high interest rates, that may cause the budgeting process of the individual to be severely affected.
- Creating a good long term saving plan will also allow the individual the option of making huge down payments thus eliminating the need for larger loan packages and financing help. With more savings the individual is able to bargain better as the saving will allow for cash payments to be made. This will present quite an advantage to the individual when the seller is keen to transact quickly.
- Saving more will also allow the individual to have the resources available to cash in on bargains and sudden opportunities whenever and wherever they pop up. Often people allow opportunities to pass them by simply because they lack the finances to capitalize on them. Therefore learning to save more and frequently putting aside any excess cash will keep the individual from missing out when it most counts.

- Making the effort to save more will also inculcate in the individual the opportunity to be very disciplined and focused, which is a trait that will help in other areas in his or her life too. The sooner this trait is cultivated in an individual the sooner it will bear positive results.



Chapter 3:

Financial Workout Tips To Get Finances In Shape

Synopsis

Keeping track of one's personal financial statues is something that can be practiced or learnt with some tips and careful and diligent observations. In order to have healthy financial standing the individual should take a serious view on cultivating good and wise spending habits very early on.



Keep An Eye Out

The following are some areas which some focused attention can benefit from when it comes to keeping finances in shape:

- Being a weary and informed buyer is a good attitude to cultivate, as this will be pivotal in ensuring the individual does not easily get carried away or taken in by savvy sales personal making impressive sales pitches. Know the attributes of any item intended to be bought, before actually making the physical purchase, will ensure complete satisfaction from a product that not only suits the needs but is also considered essential. Failing to ensure these two important points before making a purchase would deem the purchase frivolous thus a waste of money.
- Buying on credit is a habit that should either be broken or controlled to its maximum, as this form of making purchases does not allow the individual to be completely conscious of just how much is being spent. Learning to make as many purchases as possible using cash has a better shock and controlling element than using credit. There is nothing more effective and eye opening for the individual, than to see his or her cash depleting at an alarming rate, which is evident through cash transactions.

- Although the means for making purchases may be available for the individual, being able to discern what is necessary and what is not is also a form of keeping finances in shape. When there is an excess amount of money available, there is always the tendency to want to make use of it, and most times it is used for the wrong purposes. One way of avoiding this, is to find savings plans that don't encourage easy withdrawals.



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