

## Triple Plau



Save and invest at least 5 to 10 percent of your income. Take advantage of your Retirement Savings Plan as well as vehicles outside of the workplace, such as IRAs, to reduce your taxes and ensure your future financial independence!

Follow These Top 3 Tips for a Bright Financial Future



Use credit cards only for convenience, not for carrying debt. If you have a tendency to run up credit card debt, then get rid of your cards and use only cash, checks and debit cards.

Live within your means and don't try to keep up with your co-workers, neighbors, and friends.

Many who engage in conspicuous consumption are borrowing against their future. Many become bankrupt!