

DON'T JUST LET YOUR MONEY SIT.

Give your cash a job.

A practical guide to saving, debt, and longer-term goals.

TOM SWOOPE

LEARN THE STEPS. TAKE CARE OF YOUR PEOPLE.

LESSON 01 / LEARN THE SKILL

GIVE CASH A JOB BEFORE MOVING IT.

Do not let money sit in a low-rate account out of habit. Also do not throw next month's rent into an investment because somebody said cash is lazy. Cash for bills, emergencies, near-term goals, and long-term investing has different jobs. Match access, risk, and timing to the job. The money you need next week should not depend on selling an asset at a good price.

DO IT IN THIS ORDER

01. Keep bill money available before moving the surplus.
02. Choose an emergency reserve based on your actual expenses and risks.
03. Separate goals by their expected spending dates.
04. Compare alternatives within each time bucket.

WORKED EXAMPLE / ASSUMPTIONS EXPLAINED

A self-employed person with uneven income may need more accessible reserves than a household with two stable salaries. Copying a savings amount from social media is not a plan.

HELP / WHAT THAT WORD MEANS

Liquidity = how quickly and reliably money can become spendable cash.

YOUR NEXT MOVE

Label each cash balance with its job and next expected use.

Apply this lesson: my decision, calculation, or evidence

The action I will finish and my deadline