

6 Steps for Young Adults to Build a Financial Foundation



1 Create a budget

Subtract your monthly living expenses (e.g., rent, food, utilities) and loan payments (e.g., student and/or auto loans) from your monthly income to see how much you'll have left over each month to save or invest.



2 Build an emergency fund

Stash away a small amount from each paycheck until you have a few thousand dollars built up that you can access in the event of a financial emergency.

3 Pay your bills on time

Automate payments with online bill pay. If you run into financial difficulty, be proactive and contact your lender before you miss a payment.



4 Use credit wisely

Avoid racking up unnecessary credit card debt and pay off your bill in full each month. If you can't, don't use your credit card.

5 Contribute to a Roth IRA and/or workplace 401(k)

Time is your friend. Start saving for retirement now, and your older self will thank you. Consider starting with 3% of your pay and increase from there.



6 Live within your means

Forget about what others are doing and set your own financial rules and goals. Live your best life by striving to live within (or below) your means.

Financial Advice Guide

WJ Hussar



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