

## 5 habits to reach financial freedom

Financial freedom is having enough savings and cash on hand to afford the lifestyle you want for yourself and your family. It is an important goal for many people. Consider the tips below to set yourself up for success:

### **Set life goals**

Be specific about amounts and deadlines. The more specific your goals, the higher the likelihood of achieving them. Create a budget for achieving those goals.

### **Live below your means**

Mastering a frugal lifestyle means developing a mindset focused on living a good life with less stuff. Learn to distinguish between the things you need and the things you want.

### **Take control of your debt**

Credit cards are toxic to wealth-building. Pay off credit cards in full, carry as little debt as possible, and keep an eye on your credit score.

### **Start saving**

Make saving easier by arranging automatic withdrawals from your checking account to build your retirement savings and emergency fund. You won't even have to think about it when pay day comes around. Your financial security will grow automatically with every paycheck.

### **Take care of your belongings**

Maintenance is cheaper than replacement, so take care of your car, home, and other belongings. Most importantly, take care of your health.

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Financial  
Health