



*Thrive with highly disciplined and organized processes to manage your finances. You meticulously plan out your strategy and follow it closely.*

# Formal Money Style

## **Budgeting**

*Consider using the "Every Penny Counts" method. You will know how each dollar earned is working towards meeting your financial goals.*

## **Income**

*You likely have one job that provides a consistent paycheck. Ensure you are proactively tracking key accomplishments to advocate for above average raises and bonuses.*

## **Saving**

*Set up a systematic approach to saving for your financial goals. Ensure you regularly review your accounts to stay on track to meeting your financial goals.*

## **Investing**

*Your investment strategy could be on the more conservative/traditional side. Consider looking for mutual funds, bonds, and blue-chip stocks. Seek out a certified financial planner as needed.*

## **Debt**

*Utilize traditional debt repayment methods such as snowball and avalanche. Make extra payments towards high-interest debt when possible.*