



Thrive when your financial strategy is simple, efficient, and intentional. Your financial goals are crisp and clear leading to a simplified approach to meet your goals.

Minimalist Money Style

Budgeting

Consider using the "Envelope" budget method. Your categories will be distinct and separate to remove complexities.

Income

You likely have one or two sources of income to keep things simple. If you do desire to look for a side gig, then look for something that will utilize your strongest skill set.

Saving

Set up automated deposits into one HYSA for all your savings goals. Monitor on a regular basis to ensure you are staying on track.

Investing

Your investment strategy should be set up so it requires minimal maintenance. Consider looking for index funds or ETFs. Ensure automatic contributions are set up for each investment account.

Debt

Utilize traditional debt repayment method such as avalanche. Ensure your payments are automated to reach your debt repayment goals with minimal effort.