AUTOMATIC MILLIONAIRE 2.0

Retirement Plan **SALARY / INCOME** 401(k), IRA, or similar pretax account 5%* **Checking Account** Deposit your paycheck automatically Use online bill pay and automatic transfers to: **Emergency Account** Fund your emergency account automatically Online savings account 5% **Dream Account** Fund your dream account automatically Money market or CDs Pay your credit card Credit Card Bills 5 minimums (at least!) Avoid penalties by scheduling automatically payments before their due dates Regular Bills Pay your regular bills 6 Rent Mortgage automatically Utilities Car Phone Movie membership Give to charity Charity automatically Donate monthly to the charity of your choice 90%

^{*} Your ultimate goal should be to save at least 12.5% for retirement, one hour of your daily income.