

Use a Disciplined Approach to Money Management

SMART INVESTING



Retirement

Your retirement fund,
401(k), IRA, ROTH
funds



Financial Goals

This bucket is for 1 to 3
years - saving for major
purchases - 6 months
of income



Expense Budget

Your emergency fund -
items in this bucket are
for items you don't have
cash for.

The Bucket System of Money Management