



HIGH-YIELD SAVINGS ACCOUNT

High Yield Savings This Week

**Thomas Power O'Connor, Holbrook
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High Yield Savings This Week:

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EXCEPT smallest Attack smallest with fury using every extra dollar When eliminated snowball payment to next debt Momentum compounds each victory makes next easier Average timeline Debt free in 18 36 months Psychology Math quick wins build momentum EMERGENCY FUND Your financial safety net Three Tier System Starter Fund 1 000 build in 1 2 months Covers minor emergencies without credit cards Full Fund 3 6 months expenses 6 12 months to build True financial stability sleep well money Covers job loss major medical major repairs Extended Fund 12 months optional but powerful Ultimate peace of mind Bridge to financial independence Without emergency fund every expense crisis With it emergencies inconveniences INVESTMENT FUNDAMENTALS Making money work while you sleep Power of Compound Growth Start age 25 500 month 40 years 3 162 040 Start age 35 500 month 30 years 1 139 664 Start age 45 500 month 20 years 381 283 Start age 55 500 month 10 years 102 422 Starting 10 years earlier turns 240K into 3 2M vs 102K Time is most valuable investment asset Index funds ETFs diversification strategies Set it and forget it approach RETIREMENT PLANNING Wealth that lasts beyond working years The 25x Rule for Financial Independence Annual Expenses 25 Retirement Number Example 40 000 year 25 1 000 000 needed 4% Safe Withdrawal Rate 1M 4% 40K year Lasts 30 years with historical returns Social Security won't save you average 1 827 month Must build your own retirement PASSIVE INCOME STREAMS Money while you sleep true freedom Seven Passive Income Vehicles Dividend Stocks 100K 300 500 month 3 5% yield Rental Real Estate 50K 100K 300 1K property Index Funds 50K 150 400 month 3 7% total Online Business 1K 10K 500 5K month automated REITs 10K 50 300 month 5 8% Royalties 0 5K 100 10K month books courses music P2P Lending 1K 50 200 month 5 12% Goal Build enough to cover all expenses Then work becomes choice not necessity TAX OPTIMIZATION Keep more of what you earn Taxes largest lifetime expense Max out tax advantaged accounts 401 k 22 500 23 000 year 2023 2024 Roth IRA 6 500 7 000 year tax free growth forever HSA 3 850 7 750 year triple tax advantage BEST account 529 Plans State tax deduction tax free education growth Backdoor Roth IRA if income too high Mega Backdoor Roth Up to 66 000 total 401 k contributions Using all accounts 30 000 50 000 tax advantaged annually Legal strategies to minimize burden WEALTH PROTECTION Defending what you build One lawsuit catastrophe can destroy decades Protection Pyramid Health Insurance Max out of pocket max risk Term Life 10 12x income if others depend on you Disability 60 70% income replacement more likely than death Umbrella Liability 1 2M coverage for 200 400 year Homeowners Renters Replacement cost coverage Auto 500K liability limits Sleep at night security FINANCIAL INDEPENDENCE FIRE Work optional not necessary True freedom time location purpose Three FIRE Variations Lean FIRE 25K 40K annual expenses Need 625K 1M invested 25x rule Savings rate 50 60% of income Time to FI 12 17 years Lifestyle Frugal minimalist intentional Regular FIRE 40K 70K annual expenses Need 1M 1 75M invested Savings rate 40 50% of income Time to FI 15 22 years Lifestyle Moderate comfortable balanced Fat FIRE 70K 150K annual expenses Need 1 75M 3 75M invested Savings rate 30 40% higher income Time to FI 20 30 years Lifestyle Comfortable travel luxury Choose your path to freedom 12 MONTH WEALTH TRANSFORMATION Month 1 Financial Audit Calculate

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web parental guarantee the obligations of contractor under this agreement shall be secured by a guarantee in the form of exhibit j 1 attached hereto and executed and delivered by the guarantor contractor hereby represents and warrants that guarantor is from the effective date until final completion of each xxxx 0 xxx xxx xxxx 0 xxxxxxxx

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web unlike a bank guarantee that is issued by a bank and has financial value parent company guarantees do not have a financial value but serve as an undertaking only the guarantee letter is normally executed signed by the directors of the **rental guarantor letter 5 examples format sample** - Oct 08 2023

web in the letter the guarantor must provide the following information the name of the guarantor or parent the monthly amount of payment guaranteed the name of the renter the complete address of the property the amount of deposit the driver's license number the date of birth the guarantor's home address the guarantor's contact