



THE SAVVY GIRL'S GUIDE TO

financial

FREEDOM

The Complete Beginner's Guide to
Savings, Side Hustles, and Stashing
your Cash!

Welcome

*Thank you so much for downloading *The Savvy Girl's Guide to Financial Freedom: The Complete Beginner's Guide to Savings, Side Hustles, and Stashing your Cash!**

Although this guide does include a lot of information, it is by no means all-inclusive. It is my hope, however, that this guide will help you in starting your path to becoming financially free.

This guide covers how to save big without feeling deprived, how to stop the paycheck to paycheck cycle dead in its tracks, how to make easy, extra money with survey sites, how to get the most out of your 401 (k), how to make extra income using survey sites, and how you can become an investor with as little as \$5 (and so much more!)

It's time to take control of your finances!

Stop Living Paycheck to Paycheck

1. Write down all of your normal monthly expenses.

Grab your pen and paper, take a seat and start writing down EVERYTHING! Make sure to include your monthly payments that are not debt (utilities, insurance, etc) and those that are debt-related (car payments, mortgage, student loans, etc).

2. Don't forget all those random and miscellaneous expenses.

There are two different categories for this. Those expenses that you actually have to have, like for groceries and those that you probably don't need, like those random subscriptions that you never really use or could do without.

3. Now do the math, add up all those expenses.

Ok now get down to it. Add up all your expenses and subtract those from what your monthly income is.

4. Time to save!

Once you have gone over all of your bills and random expenses and your income is MORE than your expenses, you are headed in the right direction. Now you have to figure out a system that you are comfortable with and can stick to long-term.

Want to learn more about how to stop living paycheck to paycheck? [Click here!](#)

Optimize your 401(k)

So what the heck is a 401(k) and why do you need one?

Well, in short, a 401(k) is like a savings account that you get through an employer that stacks away money until you retire. You then use this savings to live off of while you are enjoying your retirement.

Of course, Uncle Sam needs his cut...taxes.

So why not just put the same amount into a savings account instead of letting your employer handle it? Well, there are a couple different reasons, taxes being one advantage.

Income - 401(k) contributions = total taxable income.

For example, let's say you make a modest \$55,000 a year and you contribute the total \$18,000 you could (your living on a modest budget) that leaves you with \$37,000. That \$37,000 is what you actually pay taxes on.

Thank you Mr. Employer!

Another HUGE advantage of a 401(k) over other retirement savings plans, is an employer match.

Where does your money go?

When you initially setup your account your employer will most likely give you a list of options as to where you want your money invested-this can get confusing if you have no idea on what the different options are-stocks, bonds, mutual funds-this is where a professional can come in handy.

Want to learn more about optimizing your 401 (k) plan? [Click here!](#)

Make Extra \$ with Online Surveys

These are all FREE survey sites.

Always make sure you check your email after signing up for the sites to confirm your membership. Listed below are the survey sites that I mentioned before and ones that I have personally used.

PrizeRebel

PrizeRebel offers a couple different ways to earn, you can take surveys, watch videos, or complete tasks.

[You can sign up for a FREE PrizeRebel account here.](#)

Swagbucks

You can also watch videos, discover offers, search the web using Yahoo and play games. There is even an app for those that are always on the go!

[Click here to read the epic guide to Swagbucks!](#)

OpinionOutpost

With OpinionOutpost you can take surveys and redeem points for cash via Paypal (100 points = \$10), Amazon or iTunes gift cards, and prize drawings.

[You can sign up for a FREE OpinionOutpost account here!](#)

InboxDollars

You can earn rewards by watching TV, taking surveys, playing games, or shopping!

[Sign up for a FREE InboxDollars account here!](#)

Want to know more about how to use online survey to make money?

[Click here!](#)



Being rich is having
money: being wealthy is
having time.

-Margaret Bonnano

9 Ways to Work from Home

Do you dream of working from home and avoiding that two-hour daily commute and not having to wake up to your alarm clock every day?

Here are 9 things that you can start today to work from home:

1. Transcription
2. Customer Service
3. Search Engine Evaluator
4. Web Developer
5. Social Media Management
6. Tutoring
7. Proofreading
8. Writing
9. Blogging

And a few others to consider:

- Coaching/Consulting
- Virtual Assistant
- Website Testing
- Microtasks
- Fiverr gigs
- Testing
- E-Commerce

Want to know how to get started in these at home careers? [Click here!](#)

Start Investing with Spare Change

Before you start investing, take this into account first...

When you are looking into investing, there are a few things that you need to consider...

How much you can afford to invest (whether it's \$5 or \$500, you gotta start somewhere), your budget, your financial goals, your capacity for risk

Got some change to spare?

Have you ever been to the grocery store and they asked if you wanted to round up your purchase and donate the change to a charitable cause? Do you have any idea how many donations they can rack up that way?! A TON! You can apply this same principle to investing.

And what easier way to invest your extra change than with a simple app and a few taps on your smartphone? [Acorns](#) does just that. It takes the extra change from your purchases and invests them.

Simply download the app [here](#), enter in your info and you'll be able to pick your portfolio based on a few criteria-your age, income level, and aggressiveness. After you pick all your parameters, Acorns figures out the rest. It even takes out the stresses of picking individual investments and does it all for you.

So how does it actually work? When you make purchases, your transactions are rounded up to the nearest dollar amount. When the amount hits \$5, it gets put into your investments.

Want to learn more about investing on any budget? [Click here.](#)

Steps to Fix Bad Credit

Having good credit takes being both proactive and reactive. You have to be proactive with it and plan for the future, even if you don't need a loan or any kind of credit line at the moment.

You also have to be reactive and fix any negative comments or late payment dings before you get too far into the woods and can't find your way out. The main point here is that you should be active with your score in one way or another.

Follow the steps below and you can be raising your credit score in as little as 6 months!

- Understand your score and know where things went wrong
- Check your report for errors
- Get rid of those negative comments
- If possible, stop using credit
- Check out other loan options, like peer to peer loans
- Make sure your good outweighs the bad
- Become an authorized user on a card with good credit history
- Negotiate amounts owed
- Budget and pay on time
- Don't close those accounts you paid off
- Watch out for thieves
- Something is better than nothing
- Know the 2 kinds of inquiries
- Be prepared by having enough insurance

Want to learn the exact steps you need to take to fix your bad credit? [Click here.](#)

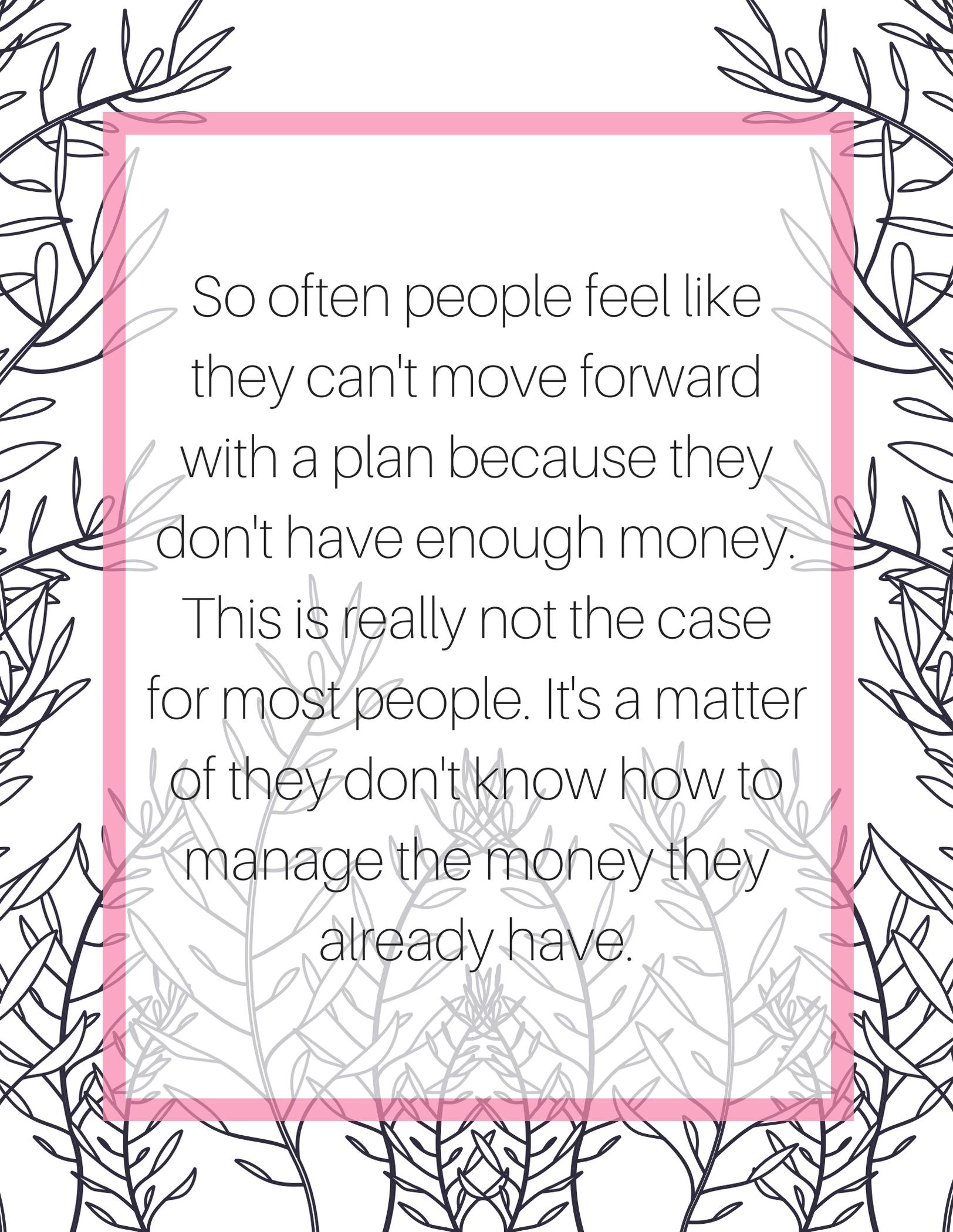
Being financially savvy takes work!

Check out the additional resources below to start rocking your financial independent journey!

- 6 Ways to Conquer Student Loan Debt
- 3 Ways to Increase Your Net Worth with Micro-Investing
- How to Interview an Employer Like a Pro!
- How to Gain Employment Experience When You Have None!
- Adulting 101: The 6 Types of Insurance You Need and Why!
- The #1 Must Have App for Fixing Your Bad Credit Score
- How to Permanently Stop Financial Stress, Even if You've Tried Everything!
- 24 Little Known Ways to Make Money on Fiverr
- Crappy Employee Benefits? Get a Job at One of These Companies!
- 27 Frugal Pantry Staples to Keep on Hand for Quick and Cheap Meals
- 10 Frugal Dinners for When You're Broke!
- 6 Strategies for a Successful Side Hustle

Have more questions?

Don't be afraid to reach out to me at
keegan@thedailychangejar.com

The image features a central white rectangular area framed by a thick, semi-transparent pink border. This central area is surrounded by a repeating pattern of stylized, black-outlined leafy branches. The text is centered within the white area and is presented in a clean, black, sans-serif font. The overall aesthetic is modern and clean, with a touch of naturalistic decoration.

So often people feel like they can't move forward with a plan because they don't have enough money.

This is really not the case for most people. It's a matter of they don't know how to manage the money they already have.