

## 12 Financial Moves You Should Make Before Age 30

**Summary:** Follow these tips to get your personal finances in order before the age of 30 and set yourself up for future success and financial peace of mind.



Once you hit 21, every birthday feels like a big milestone towards getting old and being able to retire. Having a stable financial future so that you can enjoy retirement begins when you are in your 20's and are just getting started in the professional working world. But setting financial goals at any age is a good idea. Even if you are already well past your 30's it is never too late to start. Here are 12 things you should be doing now to put yourself on the path for a good financial future.

1. **Have an emergency fund.** Experts suggest having six months of living expenses ready for times of emergencies like unemployment or medical setbacks.
2. **Always be anticipating, preparing, and saving for big expenses.** The big expenses like weddings and buying a house happen when you least expect it. Make sure you are ready for them now. If you are already preparing now, when the time comes you won't have to drastically alter your lifestyle or go into serious debt.
3. **Master the art of automation.** Send a large portion of your income to savings every month when you first receive your paycheck.
4. **Know how to live within your means while enjoying life.** Being able to prioritize wants and needs is an important skill to develop.
5. **Contribute as much as possible to your 401k.**
6. **Start investing in a Roth IRA.**



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7. **Have a will prepared.**
  8. **Pay off and prioritize your high-interest debt.**
  9. **Work on raising your credit score.**
  10. **Start perfecting the practice of negotiation.**
  11. **Be on track to have a retirement fund that is equivalent to your annual salary by 35.**
  12. **Read personal finance books.** Some good ones to start with are *Your Money or Your Life* and *Total Money Makeover*.

**Read these articles on personal finances to learn more:**

- **[Four Tips on How to Tackle Your Personal Finances for Future Success](#)**
- **[Four Ways You Can Become Debt Free with the Spending Diet](#)**
- **[10 Investing Books That Will Help You Get Rich](#)**

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