The 4-3-2-1 money management system

The 4-3-2-1 system of money management is the LESS way of achieving MORE.

L E

Saving for investment, S least 20% of your income

S

Expenses capped at 30% which should constitute at

10% of your income

Saving for insurance, which should constitute at least

> Source: SINGCAPITAL SUNDAY TIMES GRAPHICS

Liabilities capped at 40%