



How the Perfect Home Size Evolves as You Get Older

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Some thirty years ago, the average home and household size allowed for 675 sq. ft. per person. Today, that number has crept up to just over 900 sq. ft. per person. There a lot of ink spilled nowadays between the competing philosophies of suburban McMansions and minimalist tiny-house living. What's talked about less, even though it [...]

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Don't Fall for the Luxury Trap—It Could Cost You Thousands

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If you have a smartphone (and who doesn't at this point), you've probably visited a social media app. These platforms allow individuals to present curated versions of their lives; users post luxurious locations, gourmet meals, and daily latte pictures in order to portray a specific image of themselves. For those of us who aren't paid for using [...]

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A Step-by-Step Guide to Building Your Savings

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her money on the stock market — do I need to repay it?
A daughter wonders whether her siblings will be upset if and/or when they find out about her investment.

Thinking about building your savings can seem overwhelming—especially if you've just paid your monthly bills. Taking more money out of your paycheck, even if it's just to put into a savings account, can feel impossible. While there's no magic solution to increasing your savings, there are several steps you can take to make the process [...]

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Take the Buy Nothing New Challenge and See What Happens

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People around the world are trying to gain control of their financial lives and spending habits. As a result, more individuals are turning to the “Buy Nothing New Challenge” as a way to curb spending and remain mindful. The originator of this idea, The Happy Philosopher, first experimented with the idea of not buying any [...]

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College Financing: Tips for Students

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If you're a high school upperclassman or recently-graduated, congratulations! You've hit one of the first large, professional milestones in your life, and you have something to celebrate. If you're independently researching college financial options and strategies, I'm proud of you—you're already more proactive than most of your peers. While it's easy to get caught up [...]

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College Financing: Tips for Parents

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For parents, college is a simultaneously exciting and daunting enterprise. On one side of the creek, you've instilled within your child a sense of adventure and a love of education—good job! On the other, you may have just signed you, your graduate, and the family up for decades of loan payments and debt mitigation. That [...]

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A Few Key Money Spots People Miss

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When you think about how to save money, spend it wisely, or invest it wisely, those are the big levers to financial success and freedom. However, people often miss some crucial moments to save or make sure they are in good shape, and they are very common moments that I want to mention. #1 Accounting [...]

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Why You Keep Cash in Investment Accounts

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I hear this quite a bit. People see investors who talk openly about their strategies and hidden in their discussion is how much cash they keep on hand. It's usually a throwaway comment, which is probably why people think they are really missing something as it comes off like something that everyone knows. Here are [...]

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Retirement: A Calm Stream with No Stillwater

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Deciding when to retire is never easy. You need to have a firm grasp on what your current living expenses are and what your future living expenses may look like. Even then, it's an exercise that based in the fundamental uncertainty that is life and mortality. Sure, there are certain kinds of data you can [...]

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The Rising Waters of Adulthood

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It's seemingly never long enough before the full weight and responsibility of adulthood hits you. Several years of student loans may have carried you through college and while (hopefully) it's paid off with gainful employment after graduation, there's still the ins and outs of managing your student loan debt. Or maybe you took a different [...]

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Teenagers, Youth, and Generational Swells



A generation ago, the big thing was to save for a car. Nowadays, owning your own car isn't as necessary or as much of a status symbol as it used to be. Take that first paycheck or two and buy yourself a new phone, shoes, or TV. Even still, there are even bigger things teenagers [...]

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Kids and Lemonade Stands on the Shore

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When we're very young, we're still in our parent's boat on the Clear Creek of the family's financial life. Simply understanding the concept of money and that things have a cost is an important development stage for the young child. There are a number of ways you can do this as your kid grows up—whether [...]

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Create Your Own Clear Creek Financial Life

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At any particular point in your life, you can probably think of your financial circumstances as a creek of moving water, sometimes getting caught up in swells and eddies, sometimes crashing against rocks, and sometimes rushing forward more quickly than is entirely safe. But we also like to think of a creek as a larger [...]

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