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Whitehead, Harvard  
Business Press,

Hardcover, October

2010. The difficulty in  
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Down, suggest a counterintuitive approach to gaining support: “inviting in the lions ...

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don't buy in bulk for certain reasons... specifically, things that will go bad before I can use them up.

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this podcast episode, I  
also cover riskier  
options. Deal of the  
Day #1: ...

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By Morgan Jarema. ...  
Forest Hills — The pitch  
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Your emergency fund means you have some financial security if something goes wrong.

2. Keep saving. Now that you've got an emergency fund, it's a good idea to save up at least 10% of your earnings each month (or as much as you can afford). Set yourself savings goals and put away enough to buy what you want.

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(See also: Organize Your Pantry and Save Cash) As you can imagine, bulk buying is an art. It requires careful planning to achieve the best savings and lower risk for spoilage.

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starting a new  
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one. On the other side of it, a lot of people say that if you're saving money in any way in your 20s, you're doing it wrong.

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Ideally, you should try to save up a 20% down payment to avoid the additional cost of mortgage insurance and have equity in your new house right from the get-go, but that can be a daunting task. For instance, with a home priced at \$200,000, you are looking at coming up with \$40,000 just for the down payment ,



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which doesn't include closing costs or other expenses related to securing a mortgage ...

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accounts reach up to 1.75% interest, and while this isn't the best rate of return compared to investments, it's much better than the few pennies you earn a year from traditional savings accounts.

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