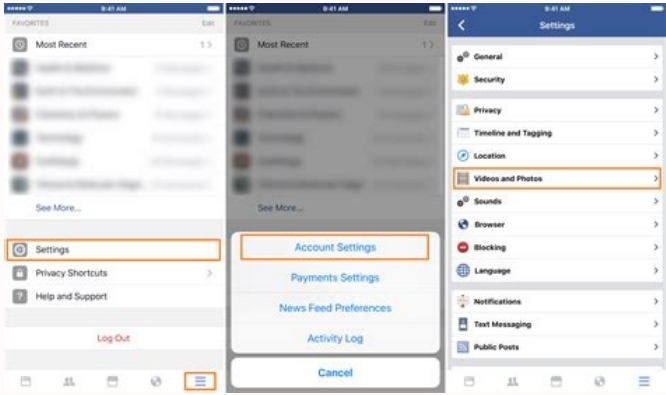
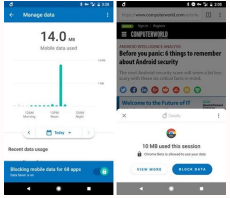
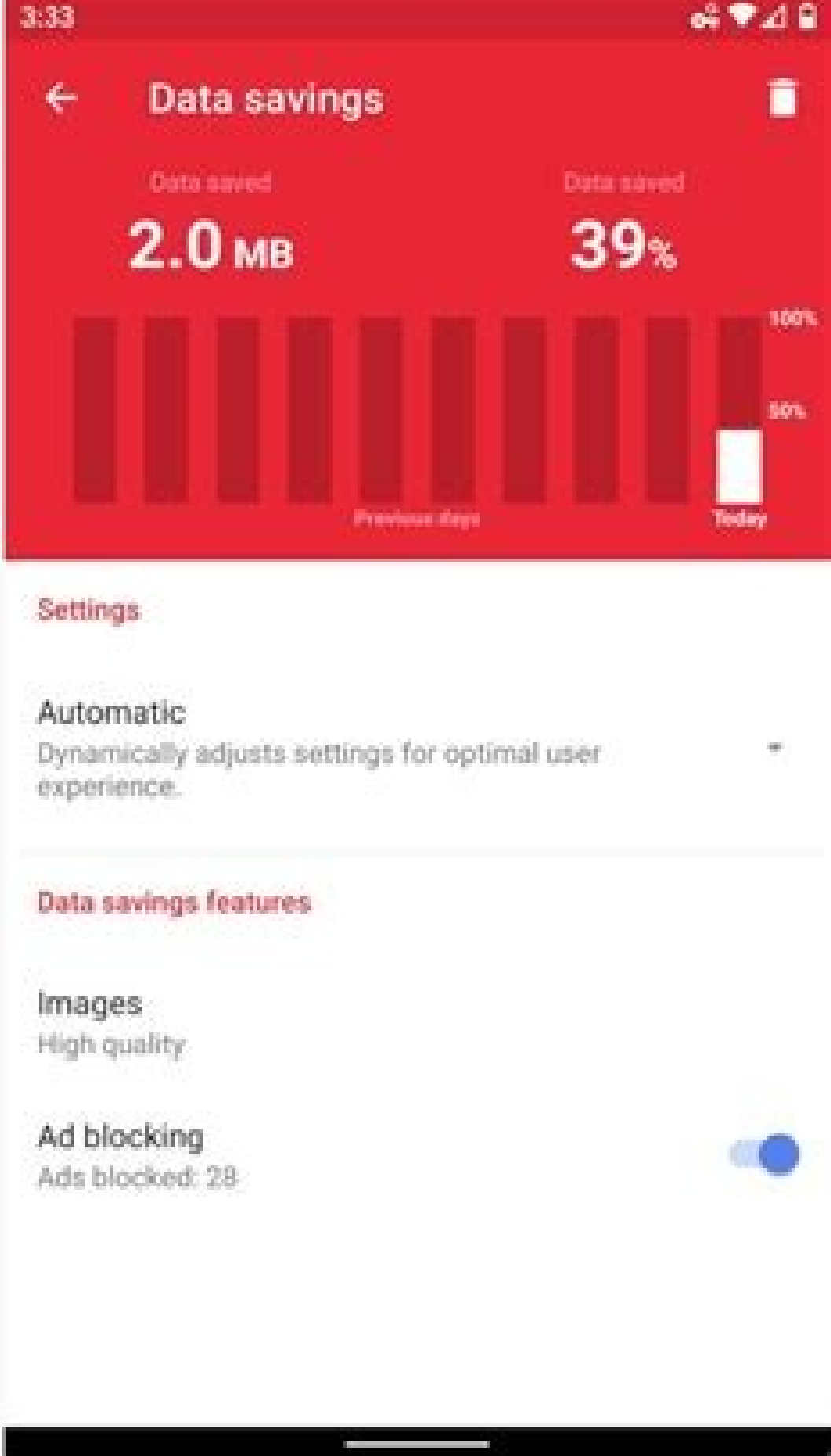
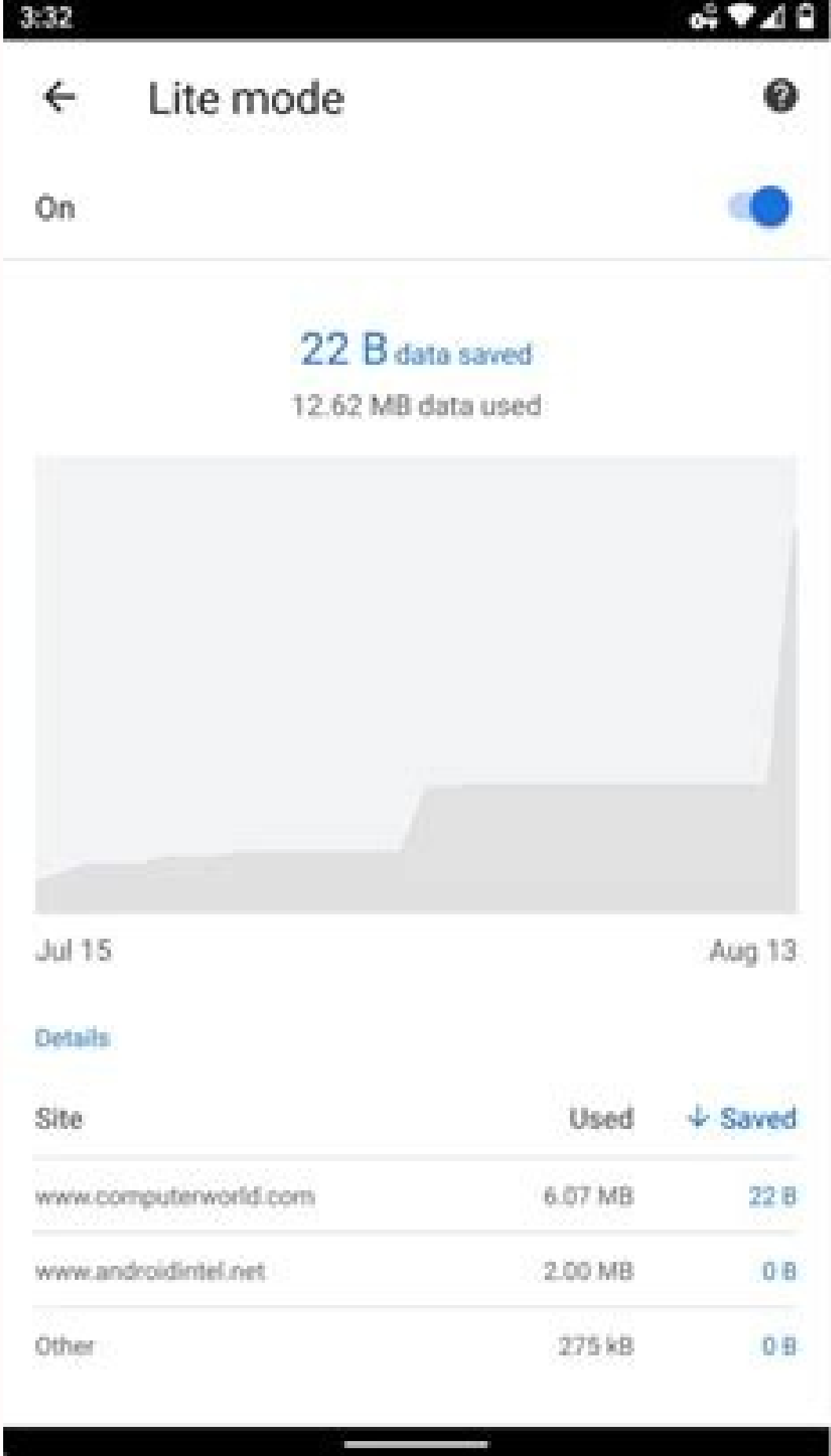


How to off data saver

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When it comes to saving money, some people are extremely good at it, while many more are just average or worse. In fact, a recent Harris Poll showed that of 1,508 U.S. adults surveyed, just 324 of them — or around 21.5% — were identified as “super savers.” Those are people who save 20% or more of their income. Here’s The Difference Between Super Savers and Average Savers The report compared the amount of money super savers and average savers budgeted for things like travel, medical expenses and utilities and found that the numbers in those areas were roughly the same. But the big differentiator — the thing that really separated super savers from average savers — was housing: Super savers on average spent 14% of their income on their home Average savers spent roughly 23% of their earnings on where they live The report indicated that super savers made the decision to spend less on housing not because they didn’t like large homes, but because they put more value on future financial freedom and flexibility. Money expert Clark Howard is a huge advocate of saving your money so that you can have a comfortable life in retirement, but for most of us that’s going to mean some sacrifices. Clark’s Take: Follow His 90% Rule On Mortgage Qualifying When it comes to buying a home, Clark recommends that you follow his 90% mortgage rule: “If you qualify for a \$200,000 mortgage, for example, don’t look at houses above \$180,000. By doing that, you will help create extra financial breathing room in your life,” he says. That means before you sign the dotted line, you should cut 10% off what the lender says you can borrow. If you do that, when it comes to your monthly mortgage payment you’ll be well within your means. You can then take that extra 10% and save it for the future. More Money and Housing Stories From Clark.com:

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