



# Feel Smart About: Managing and Investing Your Money in Your 20s

*Christian Echavarria*

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# Feel Smart About: Managing and Investing Your Money in Your 20s

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## **Feel Smart About: Managing and Investing Your Money in Your 20s** Christian Echavarria

Building wealth is about managing our careers and the money we make. It all starts with the understanding that we build wealth primarily for two reasons: 1) to build prosperity and 2) to afford a comfortable retirement. Saving and investing to build prosperity is what we do to improve the quality and independence in our lives. Each of us measures quality and independence in our own terms—to some it means being able to afford big-ticket expenses, such as a dream home or supporting a favorite charity. To others it might mean making money work for us so that we don't have to work for it. We save and invest for retirement because, at some point in the future, we will choose to stop working and will need to replace the salary we currently earn. Saving and investing to afford a comfortable retirement is an obligation we have to ourselves. It is important to realize that we have no choice but to get on track saving and investing for retirement. We will be depending on it for survival in the later years of our life—considering how much longer people live with every passing decade, saving and investing is becoming increasingly more important.

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