


# 10 Ways to Grow Your Net Worth in 2018

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## Getting Rich!

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Now is the time to get serious about growing your net worth. Putting yourself ahead of all the vendors that are getting your hard earned money. Be self reliant! Get started today.

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Pick the ones you like and the more you choose to take on the better off you will be.

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- 1. Save a portion of your bigger paycheck – chances are that due to the new tax reform law your future paychecks will be bigger. Save 50% of the your increase and have fun with the rest. Hooray, you get to decide where your money goes rather than shipping it all to the government to redistribute.**
- 2. Only shop with cash. Your spending will go down dramatically if you leave the credit and/or debit card at home when you plan on shopping. Impulse buying is killing your savings. You may need to do this if you take advantage of number 3. and 4.**
- 3. Change your 401k automatic deduction amount. Chances are you put a certain percentage of your paycheck into your 401k. I would increase this by one percent per year. You won't miss this if you gradually increase what you put away.**
- 4. Increase your automatic savings plans into taxable accounts – emergency fund, home needs, college fund (if applicable), This is important so that you don't end up with all your savings in your illiquid 401k retirement account.**

5. **Call your technology providers and ask for best deal. Cell phone, internet and cable/TV providers are always dropping prices, but you need to be proactive and ask for best new deal.**
6. **Go through your unused stuff and donate it to charity. This makes you “richer” for giving to others and you get a tax deduction if you still itemize. You could take this a step further if you don’t want to donate, you can resell your used stuff on websites like Ebay and make some money.**
7. **Take a driving vacation this year rather than flying. Go Griswold style and enjoy the sites that you only get from driving.**
8. **Raise your insurance deductibles and save money on auto, home and medical insurance. This could be a significant amount of money especially on your medical insurance. It helps to have a sizable emergency cash fund.**
9. **If you have credit card debt, start taking the savings from the other strategies and pay it down. It may be more rewarding to see your credit card debt go down than your savings account go up. Have a cut up party when you pay off your card(s).**
10. **Pay increases are coming back, save 50% of your pay increase every year and you will greatly enhance your bottom line. This is yet another painless way to create a wealthy habit and you shouldn’t miss the money.**

All these ideas are making you self reliant rather than counting on investment returns to grow your net worth. I hope you pick a few of these to get started on right away.

Good luck.

| [Paid Off Credit Cards Killing Financial Success?](#)

| [How to Spend Less Money Now!](#)