



Set Money Aside Today, Decide Freely Tomorrow

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THOUGHT FOR THE DAY

What we set aside today for tomorrow gives us room to make our own decisions later.

MLDP VALUE Editorial Team

What does it mean?

The thought describes preparation in simple terms: we do not spend all the money available to us today. The money remains for later and protects us from having to act under time pressure.

When building wealth, small regular savings gradually create financial freedom. An emergency reserve provides security when unexpected costs arise. Saving for the long term as well lets us consider opportunities calmly and make fewer decisions out of worry.

Put it into practice

- 01 Choose a small amount that you will not spend today.
- 02 Transfer that amount to your emergency savings account.
- 03 Set a fixed monthly date for the next transfer.

YOUR TASK FOR TODAY

Within five minutes, open your online banking and schedule a transfer or recurring transfer for the amount you chose.

YOUR QUESTION

Which decision would be easier if you had your own reserve?