

**TEN PERCENT CANT BE SAVED**

Daniel Whelchel

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J. Bermingham is the author of Ten Percent Can't Be Saved ( avg rating, 1 rating, 0 reviews, published ).

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## **Why Saving 10% Won't Get You Through Retirement**

Jack Philips, once promising professional soccer player, now burned out criminal defense attorney in Brooklyn. He is beset by clients who can't pay: drug.

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## **Why 4 in 10 adults can't cover a \$ emergency expense - MarketWatch**

Saving 10% of your salary per year for retirement doesn't take into account that . Let's say that you can't manage to save \$19, every year to max out your (k ) or Ten percent sounds like a nice round number to save.

## **J. Bermingham (Author of Ten Percent Can't Be Saved)**

If you are struggling to save money and pay off debt, the to adjust the rule to until they have reduced their debt and grown their savings. But before you assume you can't afford to save 20 percent, Berger.

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Maybe, instead of shooting for an arbitrary savings rate like 10 percent, we can reframe our savings rate within the context of what we actually need to achieve our savings goals. Jack's been here . AnddatafromGoBankingRates. But how many somethings do that? Another 16 percent said they were saving for something else instead, and 12 percent said their expenses were up and they couldn't afford to save. Five percent said they'd encountered an unexpected financial emergency that prevented them from saving.

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