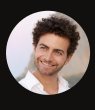
foxfolio

STRONG WATCH PASS

100 Ways to Grow Your Money

Plug the leaks, cut the fees, clear expensive debt. Then put what is left to work.



By Marco Fazio
Forbes 30 Under 30 founder · 3 exits

Education, not advice

BEFORE YOU START

It is rarely about earning more.
It is about keeping more.

The same salary can lead to very different outcomes. The difference is rarely a lucky stock pick. It is the leaks: forgotten subscriptions, high fees, expensive debt, cash losing value to inflation, scams and panic decisions.

This guide collects 100 simple fixes, backed by research from regulators, economists and long-running industry studies. No hot tips. Most take minutes.

1

Start with 10

The ten highest-payoff fixes are on the next page.

2

Pick one this week

One fix that sticks beats ten you forget.

3

Add another

Small leaks plugged for years are what add up.

TEN CHAPTERS

01 Plug the everyday leaks

02 Bank smarter

03 Get rid of expensive debt

04 Stop paying hidden fees

05 Beat inflation

06 Invest the simple way

07 Stop losing money to your own brain

08 Avoid scams and hype

09 Use the accounts built for you

10 Big decisions, smaller mistakes



Marco Fazio writes Foxfolio: ways to invest, explained in plain English. Forbes 30 Under 30 founder with 3 exits.

Educational only, not financial, tax or investment advice. For big decisions, talk to a regulated adviser or accountant. Investing involves risk, and money can be lost.

START HERE

Start with these 10.

The biggest payoff for the least effort.

1	List every subscription you pay
10	Track spending for one month
11	Keep an emergency fund
15	Automate saving on payday
21	List every debt with its interest rate
22	Pay the highest interest rate first
31	Know the yearly fee of every fund you own
41	Understand what inflation does to cash
61	Don't sell in a panic
71	Know that fraud losses are huge

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See the picks →

01 Plug the everyday leaks

Small, invisible costs add up to thousands a year.

$5 A DAY, INVESTED INSTEAD

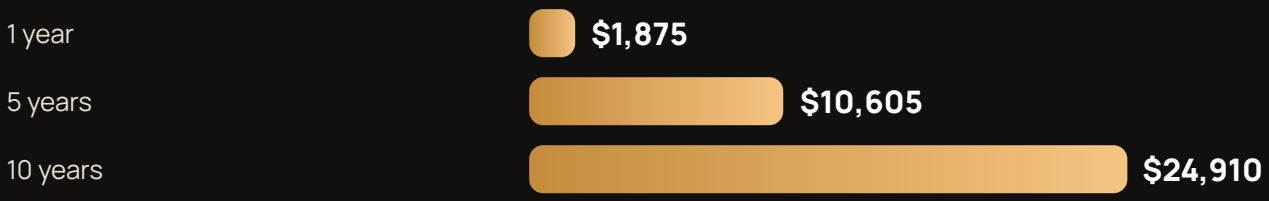


Illustration: $152 a month at 6% a year. Not a forecast.

1 **List every subscription you pay** ONCE

Go through 3 months of bank and card statements. Most people find at least one they forgot about.

2 **Cancel what you didn't use last month** MONTHLY

If you didn't open it in 30 days, cancel. You can always sign up again.

3 **Set a calendar reminder before free trials end** ALWAYS

Free trials are designed to roll into paid plans. A 10-second reminder stops that.

4 **Turn off one-click checkout** ONCE

Removing saved cards adds a small pause, which cuts impulse buys.

5 **Use a 48-hour rule for non-essentials** ALWAYS

Put it in the basket, wait two days. If you still want it, buy it.

6 **Unsubscribe from shop emails** ONCE

Sales emails exist to make you spend. Fewer emails, fewer 'deals'.

7 **Check your phone and internet plan** YEARLY

Loyal customers often pay the most. A quick call or switch can cut the bill.

8 **Review insurance every renewal** YEARLY

Auto-renewal prices are often higher than new-customer prices. Compare before you accept.

9 **Plan meals before you shop** WEEKLY

Food waste and takeaways are two of the biggest silent leaks in most budgets.

10 **Track spending for one month** 30 DAYS

You can't fix what you can't see. One month of honest tracking shows where money really goes.

02 Bank smarter

Where your cash sits matters more than you think.

$10,000 IN CASH FOR ONE YEAR

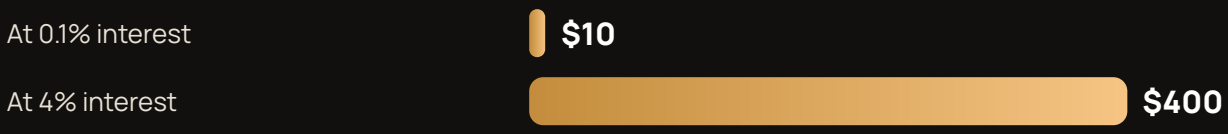


Illustration. Savings rates vary and change.

11 Keep an emergency fund GOAL

Aim for 3–6 months of essential costs. It stops a surprise bill from becoming debt.

12 Put it in a high-interest savings account ONCE

Many main bank accounts pay little or no interest. Savings accounts and money-market funds often pay much more.

13 Avoid overdraft fees ALWAYS

Overdraft and late fees are among the most expensive ways to borrow. Set low-balance alerts.

14 Separate spending and saving accounts ONCE

Out of sight, out of mind: money in a separate account is less likely to be spent.

15 Automate saving on payday MONTHLY

Move a fixed amount the day you're paid. Saving what's left rarely works.

16 Watch foreign-exchange fees TRAVEL

Card and bank FX fees of 2–3% are common. Fee-free travel cards save that on every purchase.

17 Always pay in the local currency abroad TRAVEL

When a card machine asks 'pay in your currency?', say no. That 'convenience' rate is usually worse.

18 Check account fees once a year YEARLY

Monthly account fees quietly add up. Many good accounts are free.

19 Keep cash for big goals separate ONCE

A named pot ('car', 'holiday') makes you less likely to dip into it.

20 Don't leave large sums in a 0% account CHECK

With inflation, cash earning nothing loses buying power every year.

03 Get rid of expensive debt

Paying 20% interest beats almost any investment return in reverse.

INTEREST PAID ON A $5,000 CARD BALANCE AT 22% APR



Illustration with a fixed rate and no new spending.

21 List every debt with its interest rate ONCE

Credit cards, store cards, car loans, buy-now-pay-later. See the full picture.

22 Pay the highest interest rate first ALWAYS

Mathematically, this saves the most. Keep paying the minimum on the rest.

23 Always pay at least the minimum MONTHLY

Missed payments add fees and hurt your credit score, making future borrowing pricier.

24 Pay credit cards in full if you can MONTHLY

Used this way, a card can be free. Carrying a balance is where it gets expensive.

25 Be careful with buy-now-pay-later ALWAYS

It makes spending feel smaller. Several small plans add up fast, and late fees apply.

26 Ask your card company for a lower rate ONCE

It costs nothing to ask, and a good payment history gives you leverage.

27 Consider a 0% balance transfer, carefully CHECK

Can help if you pay it off within the 0% period. Watch the transfer fee and the rate after.

28 Don't borrow to invest ALWAYS

Debt plus market swings is a risky combination for most people.

29 Avoid payday loans ALWAYS

Their effective interest rates can be extremely high. Talk to your bank or a debt charity instead.

30 Check your credit report once a year YEARLY

Errors happen. Fixing them can lower what you pay to borrow.

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04 Stop paying hidden fees

Fees are the one cost you control completely.



31 **Know the yearly fee of every fund you own** CHECK

It's called the 'expense ratio' or 'ongoing charge'. Low-cost index funds often charge 0.1–0.2% a year or less.

32 **Compare 1% vs 0.1% over 30 years** MATH

On a growing portfolio, a 1% yearly fee can eat a large share of your final pot. Small percentages compound too.

33 **Check platform and account fees** YEARLY

Some platforms charge a percentage of your money every year. Others charge a flat fee or nothing.

34 **Watch trading commissions and spreads** ALWAYS

Frequent buying and selling adds costs, even on 'free' apps.

35 **Ask any adviser how they are paid** ALWAYS

Commission-based advice can create conflicts. Fee-only advice is clearer.

36 **Be wary of products you don't understand** ALWAYS

Complex products often hide complex fees.

37 **Check pension or retirement plan fees** YEARLY

Old workplace plans can carry higher fees. Compare before you leave money there for decades.

38 **Avoid paying for currency conversion twice** CHECK

Buying foreign funds can add FX fees. Check how your platform converts.

39 **Read the fee page before you sign up** ONCE

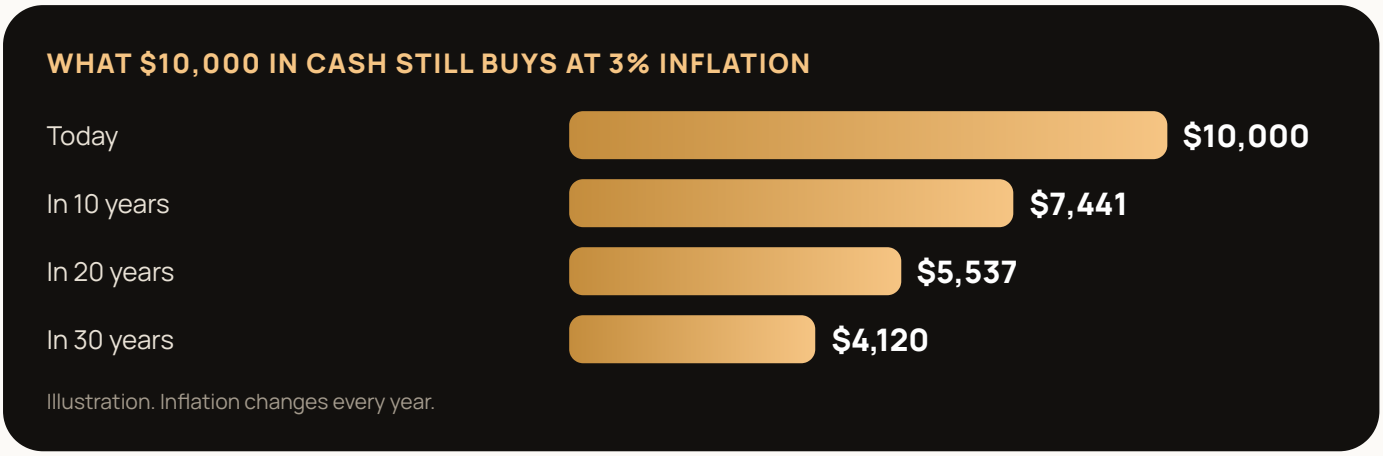
Five minutes on the pricing page can save you years of costs.

40 **Total your fees once a year** YEARLY

Add up every fee you paid. Seeing the number is the fastest way to cut it.

05 Beat inflation

Cash that sits still slowly loses value.



41 **Understand what inflation does to cash** LEARN

If prices rise 3% a year and your cash earns 0%, you can buy about 3% less each year.

42 **Keep only what you need in cash** CHECK

Emergency fund and short-term goals in cash; long-term money usually needs to grow.

43 **Match money to its time horizon** RULE

Money needed in under ~3–5 years usually shouldn't be exposed to big market swings.

44 **Learn how long-term investing works** LEARN

Over long periods, diversified stock markets have historically grown faster than inflation, with ups and downs along the way.

45 **Use inflation-protected options for safety money** CHECK

Some countries offer inflation-linked government bonds. Worth understanding for cautious savers.

46 **Ask for a raise that at least matches inflation** YEARLY

A pay rise below inflation is a pay cut in real terms.

47 **Lock in fixed rates when it makes sense** CHECK

Fixed-rate savings or loans can protect you when rates move, in either direction.

48 **Review your budget when prices jump** YEARLY

Inflation hits categories differently. Re-check food, energy and transport.

49 **Don't panic-buy 'inflation hedges'** ALWAYS

Gold, crypto and collectibles are often sold as protection. Most are volatile; keep them small if at all.

50 **Think in real returns** MINDSET

Return minus inflation is what actually grows your buying power.

HALFWAY THERE

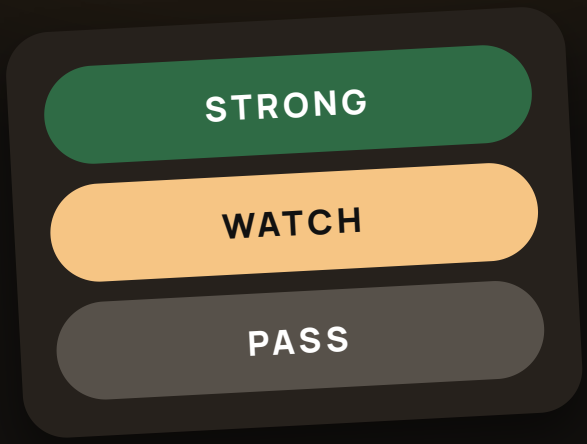
50 down, 50 to go.

Quick check: which three fixes from the first half are already in place? Tick them off. Which one is next?

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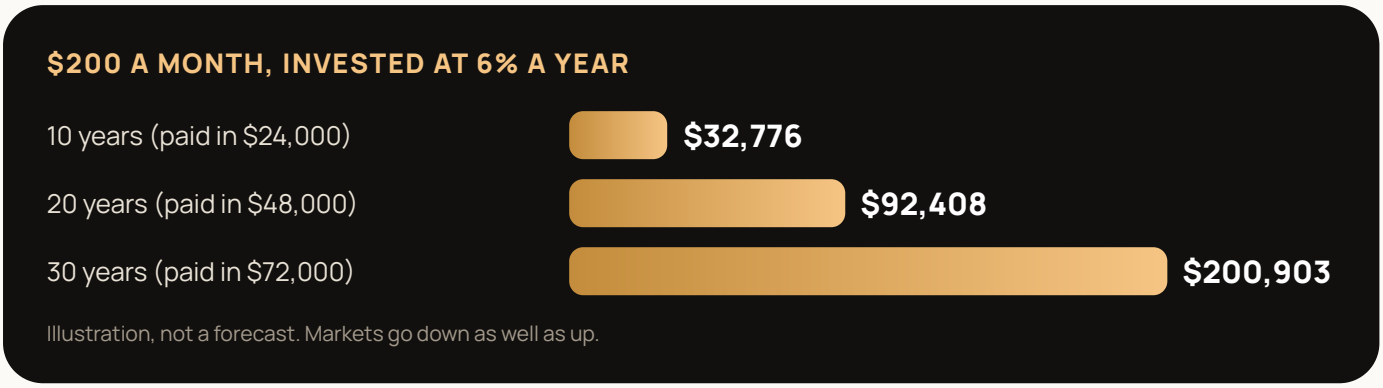
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06 Invest the simple way

Boring usually beats clever.



51 **Start with a diversified, low-cost index fund** LEARN

Spreading money across hundreds of companies lowers the risk of any one of them failing.

52 **Know that most active funds lag the index** FACT

S&P's long-running SPIVA reports show that over 10–15 years, most actively managed funds underperform their benchmark.

53 **Invest regularly, not all at once if it scares you** MONTHLY

Investing a fixed amount each month smooths out ups and downs and builds the habit.

54 **Think in decades, not days** MINDSET

Short-term moves are noise. Long-term investors give compounding time to work.

55 **Diversify across countries** CHECK

Putting everything in one country's market adds risk most people don't need.

56 **Don't put more than you can afford to lose in one stock** RULE

Even great companies can fall hard. Single stocks should be a small slice.

57 **Reinvest dividends** SETTING

Turning on dividend reinvestment lets your returns earn returns.

58 **Rebalance once a year** YEARLY

If one part grows too big, trim it back to your plan. It forces you to sell high and buy low.

59 **Keep it simple enough to explain** RULE

If you can't explain your investments in two sentences, they may be too complex.

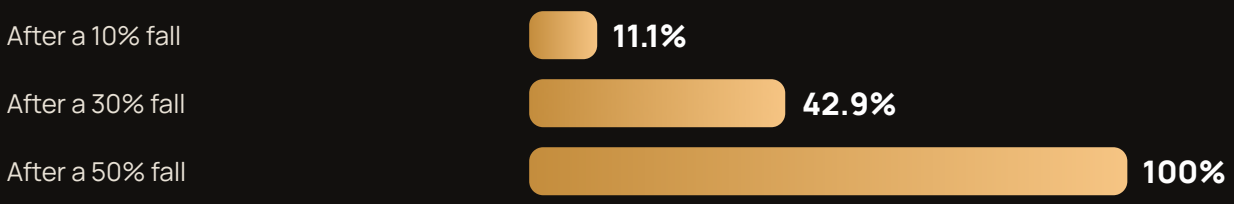
60 **Write down your plan** ONCE

A one-page plan (goal, amount, fund, timeline) stops emotional decisions later.

07 Stop losing money to your own brain

The biggest risk is usually behaviour, not markets.

THE GAIN NEEDED TO GET BACK TO EVEN AFTER A FALL



Plain arithmetic: the deeper the fall, the bigger the climb.

61 **Don't sell in a panic** ALWAYS
Selling after a crash locks in losses. Many of the best market days come right after the worst ones.

62 **Mind the behaviour gap** FACT
Morningstar's 'Mind the Gap' studies show investors often earn less than the funds they own, because they buy high and sell low.

63 **Trade less** ALWAYS
Research by Barber and Odean found that the most active traders earned noticeably lower returns than buy-and-hold investors.

64 **Ignore hot tips from social media** ALWAYS
By the time a tip goes viral, the opportunity (if real) is usually gone.

65 **Beware of FOMO** ALWAYS
If you're buying because everyone else is, pause. That feeling often shows up near peaks.

66 **Don't check your portfolio every day** HABIT
Frequent checking makes losses feel bigger and tempts bad moves. Monthly is enough.

67 **Separate 'fun money' from serious money** RULE
If you want to speculate, cap it at a small % you can lose without stress.

68 **Don't try to time the market** ALWAYS
Even professionals rarely get both the exit and the re-entry right.

69 **Avoid lifestyle creep** MINDSET
When income rises, save part of every raise before spending it.

70 **Make decisions on calm days** RULE
Never make big money moves when you're scared, angry or euphoric.

08 Avoid scams and hype

If it sounds too good to be true, it is.

FIVE RED FLAGS

- 🔒 Guaranteed returns
- ⏱️ Act now pressure
- 💸 Fees paid upfront
- 🕵️ Not on the register
- 🤷 Can't explain it

71 **Know that fraud losses are huge** FACT

The US FTC reported consumers lost over $12 billion to fraud in 2024, with investment scams the biggest category.

72 **Never trust guaranteed high returns** ALWAYS

Real investments carry risk. 'Guaranteed 20%' is a classic scam line.

73 **Check if a firm is regulated** ALWAYS

Use your regulator's register: SEC/FINRA (US), FCA (UK), ASIC (AU), provincial regulators (CA).

74 **Hang up on cold calls about investments** ALWAYS

Legitimate firms rarely cold-call you with 'opportunities'.

75 **Never send crypto to a stranger** ALWAYS

Romance and 'investment coach' scams often end with a crypto transfer you can't reverse.

76 **Be skeptical of celebrity endorsements** ALWAYS

Scammers use fake celebrity ads and deepfake videos to sell schemes.

77 **Don't click links in 'urgent' money emails or texts** ALWAYS

Go to the site yourself. Urgency is the scammer's main tool.

78 **Turn on two-factor authentication** ONCE

Protect bank, email and investment accounts with 2FA.

79 **Talk to someone before a big transfer** RULE

A 24-hour pause and a second opinion stop most scams.

80 **Report scams quickly** ALWAYS

Contact your bank immediately; the faster you act, the better the chance of recovery.

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09 Use the accounts built for you

Tax-advantaged accounts are free money most people leave on the table.

$100 INTO A WORKPLACE PLAN WITH A 50% MATCH



Example only. Plans, matches and tax rules differ.

81 **Take any employer pension or 401(k) match** CHECK

An employer match is effectively an instant return on your contribution.

82 **Learn your country's tax-free accounts** LEARN

IRA/Roth IRA (US), ISA and SIPP (UK), TFSA and RRSP (CA), super (AU).

83 **Use your yearly allowance if you can** YEARLY

Many allowances reset every year; unused space is often lost.

84 **Keep receipts for deductible costs** ALWAYS

Missed deductions are money you overpaid.

85 **Check your tax code or withholding** YEARLY

Errors can mean overpaying all year.

86 **Don't let tax decide everything** MINDSET

Tax savings matter, but a bad investment with a tax break is still a bad investment.

87 **Consolidate old pension pots carefully** CHECK

Fewer pots can mean lower fees and easier tracking. Check for exit fees or lost guarantees first.

88 **Name beneficiaries on your accounts** ONCE

It's quick and can save your family time and money later.

89 **Get proper tax advice for big decisions** CHECK

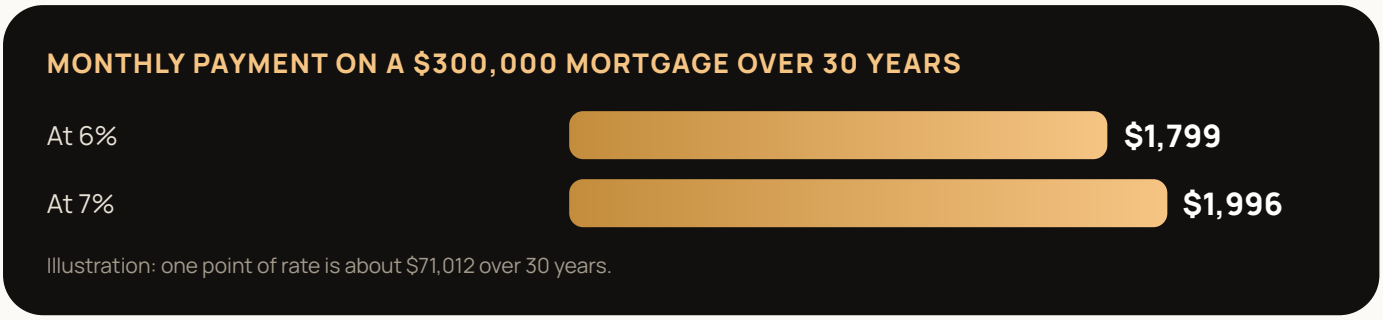
For property, business income or inheritances, a qualified accountant pays for themselves.

90 **File on time** YEARLY

Late-filing penalties are one of the easiest losses to avoid.

10 Big decisions, smaller mistakes

A few choices decide most of your financial life.



91 **Buy cars for value, not status** RULE

Cars lose value fast. Buying lightly used can avoid the steepest drop.

92 **Compare the total cost of a home, not just the payment** CHECK

Add taxes, insurance, maintenance and fees before deciding what you can afford.

93 **Shop around for your mortgage** ALWAYS

Small rate differences add up to large sums over 25–30 years.

94 **Insure against disasters, not small stuff** RULE

Cover what would ruin you (health, home, income). Skip extended warranties on gadgets.

95 **Write a will** ONCE

It protects the people you love and avoids costly delays.

96 **Talk about money with your partner** MONTHLY

Money surprises in relationships are expensive in more ways than one.

97 **Plan big purchases a year ahead** RULE

Saving up beats financing almost every time.

98 **Negotiate your salary** YEARLY

One good negotiation can be worth more than years of coupon-cutting.

99 **Invest in skills that raise your income** MINDSET

Your earning power is often your biggest asset, especially early on.

100 **Review your money once a year** YEARLY

One afternoon a year: net worth, fees, debts, goals. It's the habit behind every habit here.

IMPORTANT

When to get professional help.

A guide can't replace advice for a specific situation. Talk to a regulated professional or a free debt service when:

- ! Debt repayments are becoming hard to keep up with
- ! A decision involves a pension, a property or an inheritance
- ! Someone is pushing for a fast decision about money
- ! An offer promises guaranteed or unusually high returns
- ! A tax question could cost more than the advice
- ! It is unclear whether a firm or adviser is regulated

Check any firm or adviser on the regulator's register first: SEC/FINRA (US), FCA (UK), ASIC (AU) or the provincial regulator (CA).

SOURCES

1. S&P Dow Jones Indices. SPIVA U.S. Scorecard (annual reports on active vs passive fund performance).
2. Morningstar. Mind the Gap: A Report on Investor Returns (annual).
3. Barber, B. & Odean, T. (2000). Trading Is Hazardous to Your Wealth: The Common Stock Investment Performance of Individual Investors. Journal of Finance, 55(2).
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7. Board of Governors of the Federal Reserve System. Report on the Economic Well-Being of U.S. Households (emergency savings).
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12. Vanguard. How America Saves (annual report on retirement plan behaviour).

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WHAT'S NEXT

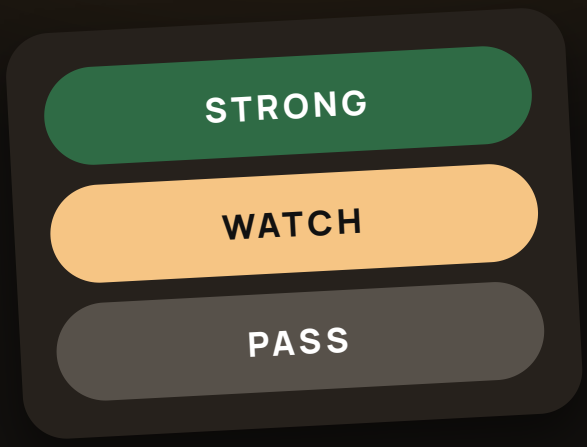
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