

# Make the Most of the Paycheck You've Got

Finance guru *Zac Bissonnette* on what to do with your salary, decade by decade

Stretch It

Save It

Spend It

## 20s

### Don't overpay for health care.

Compare plans at [ehealthinsurance.com](http://ehealthinsurance.com). Never get sick? Look for low-cost/high-deductible plans. Have health issues? High-premium plans may mean lower copays; just make sure what you need is covered.

**Contribute to your 401(k)**—at least up to the maximum your employer will match. Unconvinced? Look at pictures of yourself getting older—a recent study found this can inspire you to save more. Try [age.me.com](http://age.me.com) for a few bucks. (This exercise may also motivate you to use more sunscreen.)

**Use only one credit card**—of the no-annual-fee variety—and pay it off every month. PS: *Never* accumulate an outstanding balance that's more than 30 percent of your limit—it can ding your credit score.

## 30s

**Keep your W-2 withholdings high**—they're forced savings! I know some experts say you should adjust withholdings so more money trickles into each paycheck. But! Small amounts have a way of magically disappearing, while a lump sum every April is sweet.

**Make sure you have a six-month emergency fund.** Build up by putting a chunk of every check into savings. Your 401(k) doesn't count—you *never* want to dip into that, even in a crisis.

Splurge on the nice stuff in your 30s!

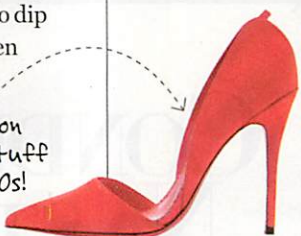
**Buy nice things you love.** Whether those are shoes or La Mer face cream, you should now be able to afford them, at least occasionally.

## 40s

**Make a will.** OK, this stretches your money for your loved ones, and yes, you're young. But dying without a will is a mess, and creating one doesn't increase your odds of dying, so do it.

**Try to put 20 percent of your salary into retirement accounts,** more if you're getting a late start. Visit [choosetosave.org](http://choosetosave.org) to see if you're on track.

**Use cash for big purchases!** Now is *not* the time to rack up debt (unless it's on a mortgage). And never lease a car; just save the car payment each month until you can pay in cash.



PREVIOUS PAGE: ARTHUR BELEBEAU. JEAN-MICHEL CAZABAT SHOE. SEE GLAMOUR SHOPPER FOR MORE INFORMATION

## IMPORTANT SAFETY INFORMATION Continued

**Serious and/or immediate allergic reactions have been reported.** They include: itching, rash, red itchy welts, wheezing, asthma symptoms, or dizziness or feeling faint. Tell your doctor or get medical help right away if you are wheezing or have asthma symptoms, or if you become dizzy or faint.

**Do not take BOTOX® Cosmetic (onabotulinumtoxinA) if you:** are allergic to any of the ingredients in BOTOX® Cosmetic (see Medication Guide for ingredients); had an allergic reaction to any other botulinum toxin product such as Myobloc® (rimabotulinumtoxinB), Dysport® (abobotulinumtoxinA), or Xeomin® (incobotulinumtoxinA); have a skin infection at the planned injection site.

**Tell your doctor about all your muscle or nerve conditions,** such as amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease), myasthenia gravis, or Lambert-Eaton syndrome, as you may be at increased risk of serious side effects including severe dysphagia (difficulty swallowing) and respiratory compromise (difficulty breathing) from typical doses of BOTOX® Cosmetic.

**Tell your doctor about all your medical conditions, including:** plans to have surgery; had surgery on your face; weakness of forehead muscles, such as trouble raising your eyebrows; drooping eyelids; any other abnormal facial change; are pregnant or plan to become pregnant (it is not known if BOTOX® Cosmetic can harm your unborn baby); are breast-feeding or plan to breast-feed (it is not known if BOTOX® Cosmetic passes into breast milk).

**Tell your doctor about all the medicines you take,** including prescription and nonprescription medicines, vitamins, and herbal products. Using BOTOX® Cosmetic with certain other medicines may cause serious side effects. **Do not start any new medicines until you have told your doctor that you have received BOTOX® Cosmetic in the past.**

Especially tell your doctor if you: have received any other botulinum toxin product in the last 4 months; have received injections of botulinum toxin, such as Myobloc®, Dysport®, or Xeomin® in the past (be sure your doctor knows exactly which product you received); have recently received an antibiotic by injection; take muscle relaxants; take an allergy or cold medicine; or take a sleep medicine.

**Other side effects of BOTOX® Cosmetic include:** dry mouth, discomfort or pain at the injection site, tiredness, headache, neck pain, and eye problems: double vision, blurred vision, decreased eyesight, drooping eyelids, swelling of your eyelids, and dry eyes.

For more information refer to the Medication Guide or talk with your doctor.

You are encouraged to report negative side effects of prescription drugs to the FDA. Visit [www.fda.gov/medwatch](http://www.fda.gov/medwatch) or call 1-800-FDA-1088.

**Please refer to full Medication Guide on the following page.**

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