



The Hidden Fortune inside Your Paycheck

The Motley Fool

By Dayana Yochim

What would it feel like to open your wallet and find hundreds of dollars you didn't know you had? What if your money multiplied like that month after month?

It's not magic or marketing hype — it can be done. Pinpricks in your financial life, however, can turn into massive money gushers. Patching these holes while they're still manageable is the key to achieving wealth.

The problem is that it's easy to ignore the tiny holes. We're busy — there's the mortgage, credit cards, insurance, college savings, carpools, vacation plans, retirement accounts, work benefits, the kids, cat, guinea pig. So the little stuff is relegated to the back burner. We think:

Those three small, seemingly innocuous money issues — everyday financial decisions that pop up regularly — can end up costing thousands of dollars a year. Consider the following:

See how easy it is for slow leaks to turn into big money blowouts?

Caulk your cash leaks

Imagine those little leaks draining money from your bank account a dozen times over, month after month.

That's what we did when we developed a new service called *Motley Fool GreenLight*. Why "GreenLight"? A green light is the universal signal to move forward — the all-clear sign that it's time to advance. When it comes to finances, however, the directions aren't always as clear. People become paralyzed by the number of choices they face. Or they get sideswiped by unexpected — or even expected — life and market events.

Each month, my co-Fool Shannon Zimmerman (of *Champion Funds* fame) and I scour the world of personal finance and distill all the noise into easy-to-follow, immediate recommendations that will put money in your pockets and make it grow.

In addition to the monthly *GreenLight* newsletter, there's a companion website packed with tons of helpful background info (organized by life stage — e.g., "singles," "couples," "families," and "empty nesters" — and topic); hands-on "Get It Done Guides"; and a crowd of Fools on the *GreenLight* boards willing to chime in on just about any money topic under the sun. We've organized it so you can easily find answers to your most pressing personal finance questions ...



We want *GreenLight* to be your go-to source for trusted, conflict-free, easy-to-act-on money advice. We're dedicated to showing you how to make the very most of the money you make — step-by-step, month after month.

Hey, there's \$450!

Our No. 1 goal with *GreenLight* is to save you time and money — to identify the big gushers in your plan and help you quickly plug the leaks. Our mandate with every issue is to unearth at least \$450 in money you didn't even know you had.

Where's all that dough hiding?

Our inaugural issue provides more than \$10,000 of money-making and money-saving secrets. There are a few tax paperwork tricks (\$438), one fund and two stocks that have walloped the S&P over the past 10 years (turning \$1,000 into nearly \$6,000), and a simple trick for shaving 60% off your grocery bill (that's \$480 a month for the average family of three).

Start counting your extra cash

When it comes to your finances, those seemingly undetectable cracks in your checking account, portfolio, bills, and rainy-day fund can seriously sideline your dreams. Let us help you [patch them up](#).

Dayana Yochim just recently celebrated her nine-year Fooliversary.

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