

Personal Finance 101

1.



Be motivated
& consistent

2.

Keep track
of your
expenses



3.

Set up the
right **bank**
accounts
for you



4.



Pay
yourself
first

5.

Budget:
spend less
than you
earn



6.

Build an
emergency
fund and
cash
cushion



7.

Pay off
all your
debt first



8.

Have
multiple
streams of
income



9.

Invest
wisely



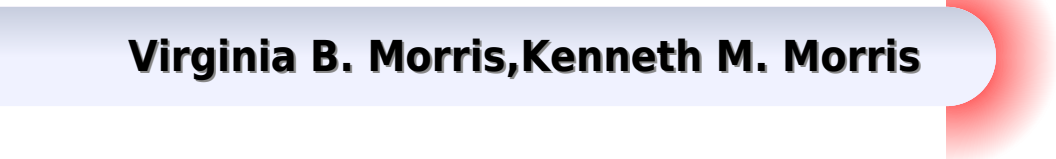
10.

Learn about
pensions,
insurance
and **wills**



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Virginia B. Morris, Kenneth M. Morris



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