

# 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**



# Personal Finance Tips

**SA Dillow**



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