

# 12 PERSONAL FINANCE TIPS THAT WILL MAKE YOU RICH

1. SPEND LESS THAN YOU EARN
2. LEARN HOW TO BUDGET
3. BREAK DOWN YOUR INCOME AND EXPENSES
4. PAY YOURSELF FIRST
5. HAVE FINANCIAL GOALS
6. CREDIT CARDS AREN'T FREE MONEY

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# Personal Finance Tips

**Jane Barratt**

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