

# 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

**Geoffrey James**



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Who says your financial life has to be hard It can be simple just make a date with your money and you'll be on your way It turns out that many of us have spent years being fed inaccurate information about how money works and about our abilities to manage it Author Dawn Starks a CERTIFIED FINANCIAL PLANNERTM practitioner and financial advisor is here to change those beliefs and prove that managing our money is not as difficult as we've been led to believe When she established her financial planning firm in 1999 her goal was to streamline the financial planning process for her clients Now she has compiled her best tips to help you Are you eager to shed the notion that managing money is hard Would you like to put your financial life on a better track Then this book is for you Simplify Your Financial Life contains 104 lively accessible tips that illustrate how we can change our mindsets lay good foundations get organized and create easy to implement systems so that we can stop worrying and spend more time doing the things in life we love Tips on budgeting spending getting out of debt saving and investing fill out this friendly volume for people at any stage of life In addition to her commitment to simplifying financial planning Dawn has embraced the personal benefits of minimalism and simple living In 2018 she launched her online business SimpleMoney where she writes and teaches about personal finance while sharing the benefits that simple living and minimalism can bring **5 Personal Finance Tips**, 2015

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