

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



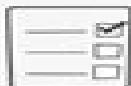
6.

Build an emergency fund and cash cushion



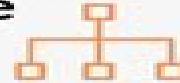
7.

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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LP Steffe

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