

# Beginner's Guide to Personal Finance

## 10 Steps To Manage Money Better

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- 
- 2. Identify Wealth Builders vs Money Guzzlers**  
Identify which items generate money for you and which take money away from you.

- 
- 4. 401(k)**  
Make contributions to get maximum employer match on 401(k)

- 
- 1. Evaluate Cash Flow**  
Analyze your total expenditure and total expenses.

- 
- 3. Thunderbolt Fund**  
Set up a small \$500-\$1000 fund to handle a sudden emergency.

- 
- 5. Debt Repayment Strategy**  
List all loans in one place, make required payments on ALL. Then, put extra cash into HIGHEST interest loan to pay it off faster.

# Beginner Tutorial For How To Personal Finance Step By Step

**Henry Marshall**



## **Beginner Tutorial For How To Personal Finance Step By Step:**

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