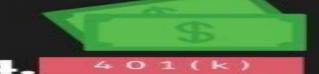
Beginner's Guide to Personal Finance

10 Steps To Manage Money Better



Identify which items generate money for you and which take money away from you



Make contributions to get maximum employer match on 401(k)



Analyze your total expenditure and total expenses.



Set up a small \$500-\$1000 fund to handle a sudden emergency.



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.

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Carol Leonetti Dannhauser,Portia Thornburn Richardson

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