# The Citi Commonsense Money Guide for Real People



Edited by Dara Duguay, former Director Citi Office of Financial Education, and Bill Knight, former Commissioner for the Financial Consumer Agency of Canada.

Pay down your debt

Make the most of what you've got

Put away a little something for the future



# **Commonsense Money Guide**

John A. Thomchick

#### **Commonsense Money Guide:**

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