

# 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**



# Best Strategies For Top Personal Finance Tips

**Yi-Tong Ma**



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