

9 TIPS FOR MANAGING YOUR PERSONAL FINANCES

Learning how to manage personal finances is a journey. Follow these tips for financial success.



TIP #1: ACKNOWLEDGE ANY FINANCIAL ISSUES

- Determine if you have any outstanding financial problems with debt or your savings



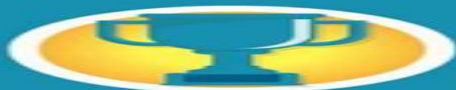
TIP #2: DETERMINE YOUR FINANCIAL STATUS

- Create a list of what assets and liabilities you have



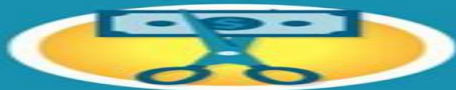
TIP #3: NOTE YOUR CASH FLOW

- Find out how much you earn and spend monthly



TIP #4: SET FINANCIAL GOALS

- Set realistic goals based on your cash flow



TIP #5: CREATE A WORKABLE BUDGET

- Consider your cash flow and financial goals
- Cut back on unnecessary costs one at a time



TIP #6: SET UP AUTO-PAY FOR BILLS

- Save time and effort with automatic payments
- Avoid fines and interest



TIP #7: SET ASIDE EMERGENCY FUNDS

- Regularly transfer money into a retirement fund and savings account



TIP #8: FIND WAYS TO SAVE

- Find cheaper alternatives for expensive costs like the gym and stores you shop at



TIP #9: ASK FOR ADVICE

- Seek help from an expert financial advisor



Managing Your Personal Finances

K Morrison



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