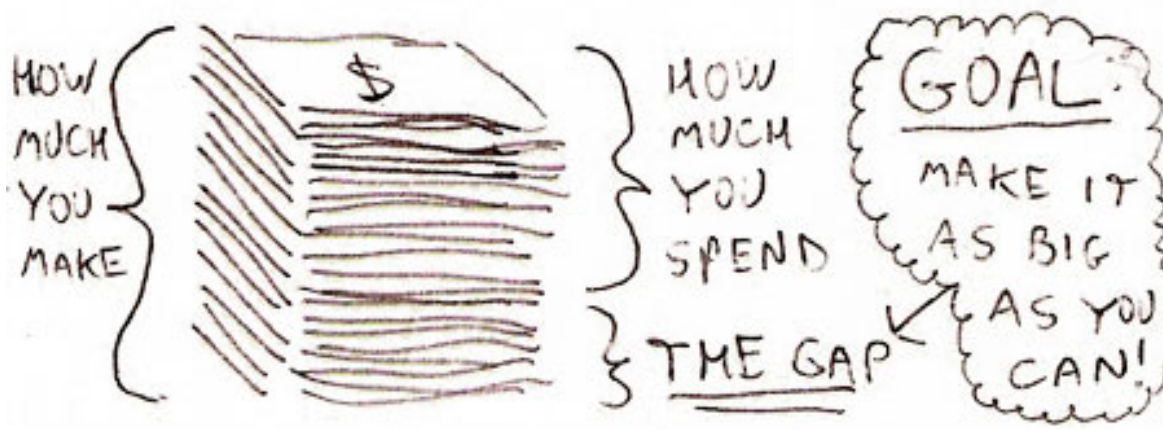


Everything You Ever Really Needed to Know About Personal Finance
On Just One Page

THE MOST IMPORTANT THING!
SPEND LESS THAN YOU EARN!



LIVE FRUGAL!

SPENDING

- 1 MAXIMIZE EVERY \$
- 2 HABITS OF ALL KINDS ARE DANGEROUS!
- 3 THE TEN SECOND RULE
- 4 DON'T MAKE YOURSELF MISERABLE!
- 5 ... BUT DON'T FORGET THE BIG PICTURE

EARN MORE!

EARNINGS

- 1 GET EDUCATED
- 2 MORE INCOME STREAMS
- 3 START A SIDE BUSINESS
- 4 MOVE TOWARDS YOUR PASSIONS
- 5 DON'T BURN BRIDGES
- 6 KEEP IN TOUCH!

MANAGE MONEY!

EARNINGS UP + SPENDING DOWN = BIG GAP!

- 1 PAY OFF ALL HIGH INTEREST DEBT (CC's)
- 2 BUILD AN E-FUND
- 3 MAX OUT RETIREMENT
- 4 COLLEGE SAVINGS?
- 5 PAY OFF ALL DEBTS
- 6 INVEST! LOW-COST BROAD-BASED INDEX FUNDS

CONTROL YOUR OWN DESTINY!!!

MY DEBT

- NOT ABOUT BEING RICH
- ALL ABOUT FREEDOM!
- FOLLOW YOUR PASSIONS & DREAMS
- DO WHATEVER MAKES YOU HAPPY
- NO REGRETS OR WORRIES