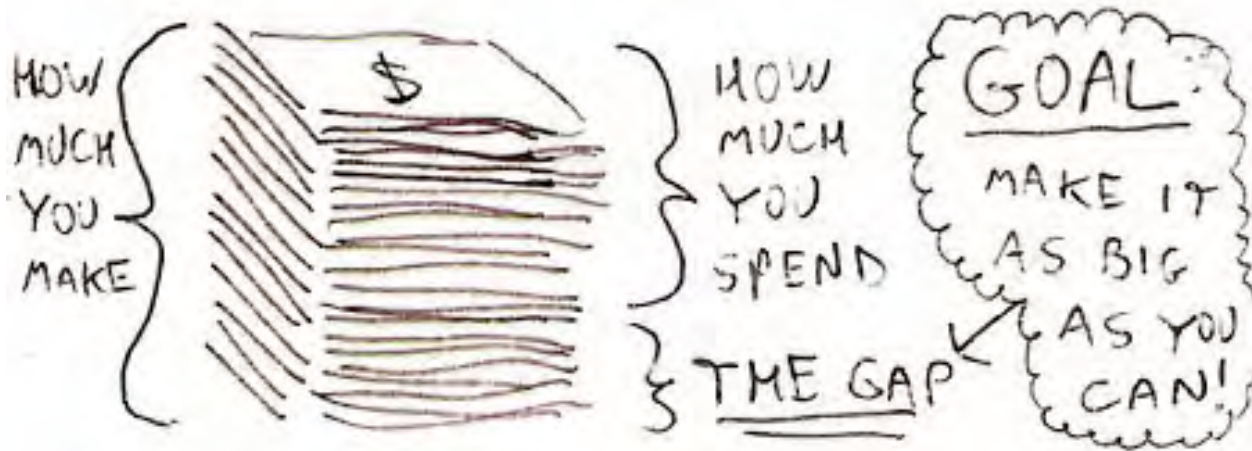


Everything You Ever Really Needed to Know About Personal Finance  
On Just One Page

THE MOST IMPORTANT THING!  
SPEND LESS THAN YOU EARN!



LIVE FRUGAL!

- 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

SPENDING

EARN MORE!

- 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!

EARNINGS

MANAGE MONEY!

- 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

EARNINGS UP + SPENDING DOWN = BIG GAP!

CONTROL YOUR OWN DESTINY!!!

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

MY DEBT