

TEN BASIC RULES OF MONEY MANAGEMENT

1. PLAN
2. SET FINANCIAL GOALS
3. KNOW YOUR FINANCIAL SITUATION
4. DEVELOP A REALISTIC BUDGET
5. DON'T ALLOW EXPENSES TO EXCEED INCOME
6. SAVE
7. PAY YOUR BILLS ON TIME
8. DISTINGUISH THE DIFFERENCE BETWEEN **WANTS** AND **NEEDS**
9. USE CREDIT WISELY
10. KEEP A RECORD OF DAILY EXPENDITURES



OPINIONS AND FEELINGS ARE FREQUENTLY A PERSONAL TRIUMPH OVER GOOD THINKING
YOU DEFINE REALITY BY WHAT YOU KNOW, WHAT YOU BELIEVE, AND WHAT YOU DO ABOUT IT.