## **10 Personal Finance Tips**

- I. Create a simple budget.
- 2. Make a list of all your debts.
- 3. Create a savings plan.
- 4. Build an emergency fund.
- 5. Invest time on financial education.
- 6. Understand important investing keywords.
- 7. Invest in assets, not liabilities.
- 8. Never compare yourself with others financially.
- 9. Understand how credit cards work.

## I.O. Start saviong for retirement as soon as possible.