

THE PERSONAL FINANCE BLUEPRINT FOR BEGINNERS

**Unlocking Wealth with Essential Skills,
Strategies, and Mindset to Master Your Money
and Transform Your Life.**



WEALTH CRAFTERS

Blueprint Personal Finance Success

Rachel S Tattersall

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Crisis Investor: Turning Financial Calamities Into

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Time Briton Hadden, *Henry Robinson Luce*, 2001-05 *How To Manage Your Money Blueprint* Jason Ramsey, 2020-02-02 You should consider what are your long term and short term goals Are you planning for retirement or just for a nice new car Once your goal is clear you can set a practical way to achieve that goal How much money is coming in What are the risks and rewards with your plan Do you or will you have student loans It is important that providers make sure you know what your financial obligations are in relation to paying your debt Work them into your budget every month and do what you can do pay down your student loan debt when you can Money management is a crucial process for attaining financial success by managing money that includes expenses investments budgeting banking and taxes It enables you to know where your money is going and also it helps you plan your budget wisely It's a fundamental process that determines what you can do and what you can't If you are behind as many are when it comes how much you are saving for retirement get in high gear and catch up Adding a little extra per month than you normally would to your retirement plan can catch you up faster than you think it will Especially if it concerns your 401k because your employer will match a certain percentage of your contribution You must figure out how much revenue versus expenses you have This requires following a strict budget and adhering to it always If you're working on improving your personal budget one easy way to get yourself in the mindset is to get your paycheck put directly into an investment account rather than checking or cash This way you pay yourself first think of this as a tax but you get it for retirement This will help get you in the habit of saving money and not thinking of it all as disposable income In order to be economically wise all of your disposable income must now be considered as investment funds only to be spent on assets that return you funds at a good rate If you know that a budget is probably the difference between you keeping money on the side during the good times and having nothing when the bad times come knocking then you'd do everything possible

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