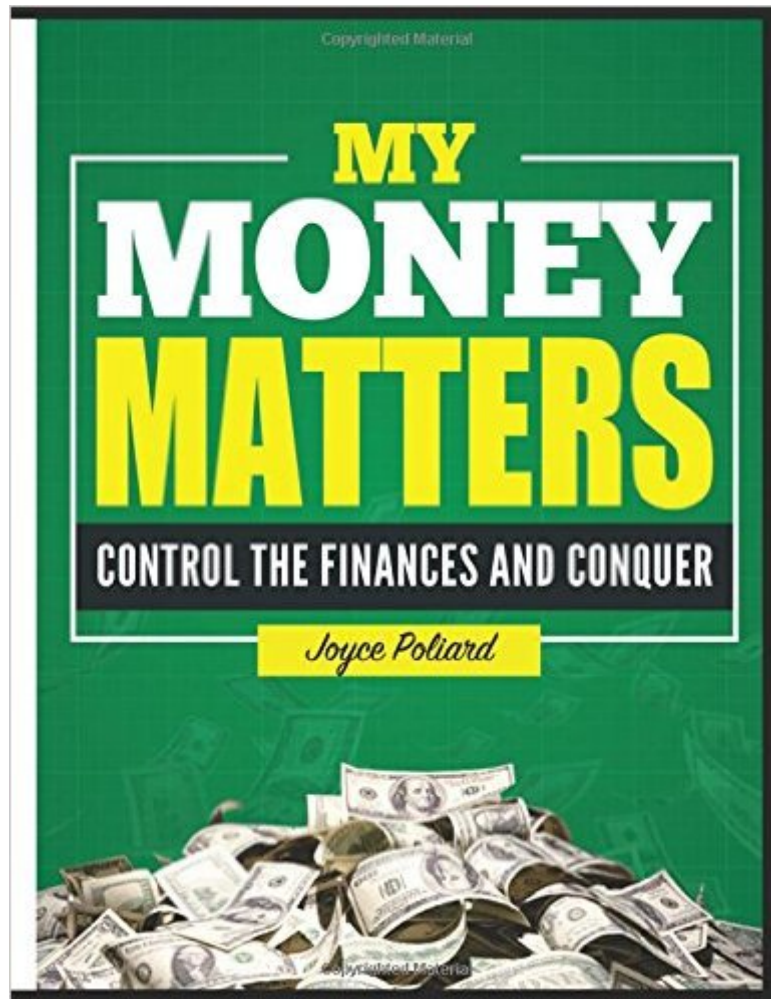


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# My Money Matters \$: Control The Finances And Conquer



## Synopsis

Discover a way of managing your finances that empowers you to be successful and secure financial freedom. Simply Happy Money Tips. I know where my money is going. I do not live off credit cards. I pay myself first. I diversify my investments. I give some money away. I plan ahead for my purchases. I get started now. • My Money Matters • is a finance and budget guide. Some people use calendars, electronic devices, and rope memory to manage finances. Other people don't manage finances at all. I would say, • do what works for you, but do something. • I believe your work hard to make the money, so use it wisely. This tool was designed as a beginners guide to take control over financial affairs. This is an opportunity to have a separate system along with handy tools to • Control the finances and conquer. • Have you ever picked up a phone to make a phone call and was completely distracted? What about walking into a room to retrieve an item and completely forgetting why? Overdraft fees and late fees occur in part to carelessness and forgetting to take care of what is most important, finances. Do you have a monthly budget in place? What about a rough estimate of monthly expenses? Is there an area in your house where all mail including bills are kept organized? Management and organization can go a long way towards financial success. You might be thinking, • I pay all my bills online, I don't need a system. • My friend Susan pays her bills online each month. She logs on the computer, pays the bills, and moves on. A few months ago she thought she made a payment for her water bill, yet it never cleared her account. Did she forget to click submit? Was there a server error? Nevertheless, Susan incurred an unnecessary late fee. Technology has taken over, and for some, bills are not getting paid on time. Companies are increasing premiums and because everything is • automated • they can get away with it. Why? They know that some consumers are not paying attention, and they are benefiting from the lack of observation. Convenience can be quite costly. Say no to overdraft fees. Know where your money is being spent, how it is being saved, and liberate yourself from financial worry.

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