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Freedom 8 Pillars to Build Wealth lawyer business owner and first generation professional Cindy Zuniga Sanchez delivers a practical and actionable blueprint for financial independence Full of easy to apply advice for young adults students and early career professionals the book is a holistic guide to responsibly managing money and debt while building your nest egg In the book you ll explore how to be a responsible consumer how to budget save invest pay off debt build credit and increase your income You ll also understand much of what school didn t teach you about student loans The author explains Strategies to create a realistic and actionable debt repayment plan that will save you money and time Strategies for maximizing your income by negotiating your salary and finding profitable side hustles Techniques for straightforward forms of investing that responsibly balance risk and reward The money strategies that she put into place and resources that she used to go from having six figures of debt to a multiple six figure net worth An essential money resource for students professionals entrepreneurs young families and anyone else hoping to reduce their financial stress and improve their lives Overcoming Debt Achieving Financial Freedom is the simple and powerful money guide you ve been waiting for

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Keeping Score on Credit Scores United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit,2010 Code of Federal Regulations, Title 12, Banks and Banking, PT. 900-1025, Revised as of January 1, 2015 U S Office of the Federal Register,2015-05-09

Achieving Financial Stability in America 4th Ed. (2023-2024) Misook Yu, CFP® ,2023-12-19 Most Americans are in great financial pain They may appear to be fine because they don t express their suffering but the overwhelming majority three out of four are living paycheck to paycheck with less than 1 000 for emergency savings Many parents are still making payments for their own student loans while scraping every dime to send their children to college at the same time People even with health insurance often hesitate to see a doctor because they fear what they may have to pay under deductible and coinsurance Seniors are frequently skipping a meal because they can t afford it How could that be Among many reasons expenses for college education and medical costs have been increasing at a faster rate than inflation while wages have been stagnating in the past decades And with decreasing pension plans people have to prepare for their retirement now for which they have no training Financial professionals have been chasing the wealthy for so long leaving the ordinary people who could ve significantly benefited from their service mostly underserved Many politicians seem to favor policies that are beneficial for their mega donors while lip servicing wageworkers to get their votes Working hard and being frugal is no longer enough for most people to be financially stable as it had been for the previous generations What

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