

MONEY MANAGEMENT TIPS



CONTROL EXPENSES

Save at least 10% of earnings & pay the most important person first



PAY DOWN BAD DEBT

Includes credit cards & personal loans. Investment debt is tax-deductible and good



DIVERSIFY INVESTMENTS

Cash and term deposits are safe but historically underperform property and shares



RESEARCH BEFORE INVESTING

Do not invest based on speculation and ideas that are too good to be true



INVEST FOR THE LONG TERM

But review your portfolio semi-annually or yearly

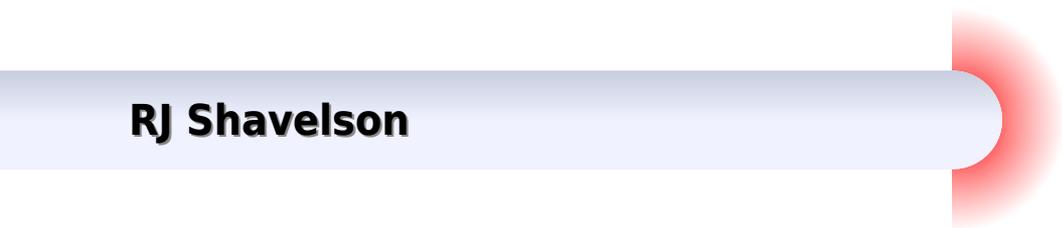


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RJ Shavelson



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