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## 12PERSONAL FINANCE TIPS THAT WILL MAKE YOU RICH

- SPEND LESS THAN YOU EARN
- 2 LEARN HOW TO BUDGET
- 3. BREAK DOWN YOUR INCOME AND EXPENSES
- PAY YOURSELF FIRST
- 5 HAVE FINANCIAL GOALS
- 6 CREDIT CARDS AREN'T FREE MONEY

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### **Tips Personal Finance**

Jianjun Gao

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