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Theodora Adkins

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“How to Stop Living Paycheck to Paycheck” is all about learning control, for yourself, and for your family at whatever stage you are right now. It tackles the tough subject of living on less in order to save for the future. It stresses living within your means. Most people don’t plan for the future and suffer the consequences of their splurges today. Now you have no excuse. Within these pages, we will introduce readers to the concept of budgeting and assessing one’s financial net worth in order to get the big picture. We itemize typical expenditures on the red side of the ledger to compare to assets on the black side. This is the little picture. Then we pursue the topic in more detail to help you shave unnecessary outlays and stay healthy and financially intact. Personal and familiar welfare is at stake. It can be enhanced using sixteen tips to handle most financial challenges and match up needs with spending plans.

Among these topics, we include:

- Credit card debt and credit scores
- Credit considerations and choices
- The importance of record keeping; appointing a “point person”
- Cash flow management
- Spending management
- Investing savings for growth and retirement
- Portfolio allocation and management

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