Top Ten Lessons

1. Don’t use credit cards to buy “stuff” you can’t afford.
2. Cash is King.
3. Budget to control your spending, or it will control you.
4. You need a good credit history or there will be consequences.
5. Save if you want to do priceless things and live richly.
7. Don’t make wants, wishes, luxuries and conveniences “false Needs”.
8. Don’t make anticipated expenses “false emergencies”.
9. The only “Good Debt” is debt that you can afford to repay and have a plan to repay.
10. Get the best value for every dollar you spend or borrow for an education, and minimize student loan debt.