



## **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.**
- 6. Money Matters.**
- 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 students loan debt.**