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- 1. Manage your expectations
- 2. Be realistic with your spending & saving
- 3. Be humble with your "needs" vs. wants
- 4. Be flexible in what you will give up
- 5. Track & write down ALL spending
- 6. Limit "how" you spend your money
- 7. Remember your money goals
- 8. Make it a routine
- 9. Be organized
- 10. Tweak & adjust, and do it again

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# **101 Tips For You And Your Home**

**RJ Shavelson** 

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