



# Ten Rules for Financial Success



**#1**

Know Your Numbers  
(Income, Expenses, Assets and Liabilities)



**#2**

Set Financial Goals: Short (5 years or less) Mid (5-10years) Long (10+)



**#3**

Have a dedicated liquid cash savings account of 6 months of savings



**#4**

Protect Your Greatest Asset; your Income and have a plan for a premature death



**#5**

Create Systematic Savings Plans that is aligned with your risk tolerance and your Short, Mid, and Long Term Goals



**#6**

Use Debt as a tool such as an education loan to invest in yourself and not wasteful consumer spending



**#7**

Audit your subscriptions annually (Is it worth it for the amount you use it?)



**#8**

Understand the difference and Maximize Tax Advantage Savings over Taxable



**#9**

Have a plan to pay down debt, Have a monthly spending plan.



**#10**

Work collaboratively and transparently with a Certified Financial Professional.