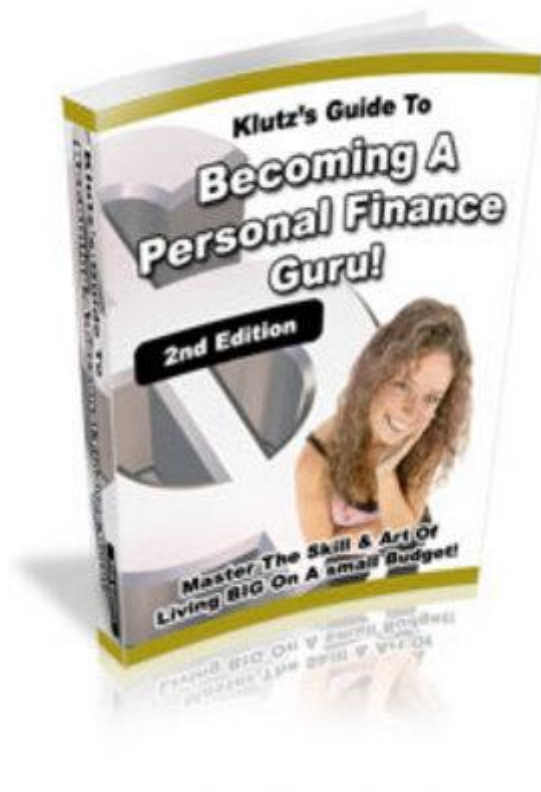


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Hard Earned Money For You, And Who Should Be Using Your Money? YOU. Your financial advisor. The answer: none other than you! Now, theres nothing wrong with discussing and letting financial advisors take a serious role in managing your finances. After all, it IS their job. But ultimately, YOU are the best finance manager for your own personal finance. And no one else! Because whether you work with financial advisors and brokers, ultimately YOU decide how much and where your money flows. And what if youre not surrounded by financial advisors? It doesnt matter really. Whether youre a 1-man army or sit in the same table with financial gurus, how you spend your money is YOUR sole responsibility. But youre in urgent need of money. You have big plans in the pipeline, such as financing your childs education, getting a bigger house or car, etc. Youre definitely tired of bringing back little or no money after a months worth of turmoil and hard work (and I feel you DONT deserve it). Youre thinking - there has to be a way to take control of your finances immediately and stretch every dollar effectively and then bring in more returns for you. Thats where my manual fills in. Introducing... Klutzs Guide To Becoming A Personal Finance Guru! 2nd Edition In this guide written in layman terms, learn how YOU can enjoy the lifestyle of living LARGE even on a small budget! And Youll Learn Things Like: 6 ways to instantly take control of your personal finances and cut your ties with total chaos! The art of budgeting (no, its not the art of living cheap). Find out how you can easily stretch every dollar in your pocket and live a happier life! Organize your finances in a blink eye by learning simple-to-use techniques in assessing your current financial situation, How to efficiently plan for your retirement, household, insurance and legacy - short to long term, Make your money boomerang back into your pocket with even more money simply by leveraging on powerful investment vehicles! How to carry on your legacy of good financial shape even after youve stopped working, The common investment mistakes you should be avoiding as theyll suck your money out like a void! The truth behind the credit card(s) you keep in your wallet and how you can cover up your money leak by at least 10-65! Several small money leak holes you must be aware of and how you can put a cork in them! How to choose the right financial advisors, planners and brokers to be in your team! How to have your hard-earned money work HARDER for you in simple ways even a klutz can do it! And much more!

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