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personal finance. I'll come right out and say I highly recommend this book. It was full of great information, and took an optimistic, yet realistic tone. I'll try to touch on some key points.

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never too late to put things right.

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way you can spend less and save more,” he declares, “and if you do that, you can almost certainly start late and finish rich.” His success formula is simple: • Reduce your spending • Wipe out your debts • Increase your savings • Invest wisely

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