

8 Wealth Tips

1. Wealth creation isn't a matter of what you earn. It's how much of it you save.
2. Your biggest barrier to becoming rich is living like you're rich before you are.
3. Pay yourself first – arrange to have your retirement and other savings deducted from your paycheck before the money hits your bank account. If there isn't enough left over to pay your bills, cut your spending.
4. In our experience, no one ever got into trouble by borrowing too little.
5. Conspicuous consumption will make you inconspicuously poor.
6. The key to stock market success isn't your timing of the market. It is your *time in* the market- historically, the longer the better.
7. Diversify because every asset has its day in the sun... and the dog house.
8. Keep a cool head when others are losing theirs. When others are selling investments, it's usually a good time to buy. The foundations of great fortunes are laid in bear markets, not bull markets.

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