

# COURAGEOUS FINANCE

## WITH COLIN RYAN

WHAT DO I WANT?

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**BORROWING = HARMFUL OR HELPFUL**

1. Build credit:

2. Ask questions:

3. Share mistakes:

*Resources: Financial Literacy Office, Loan Officer, AnnualCreditReport.com, CreditKarma*

*Questions & My Next Step:*

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**INVESTING = SPENDING ON MYSELF + HIGH-YIELD SAVING**

1. Learn lingo:

2. Take risks:

3. Start now:

*Resources: Learn the Lingo of Investing at [www.successmess.com](http://www.successmess.com), RobinHood, Public, Investopedia, E\*trade, r/personalfinance, Index Card*

*Questions & My Next Step:*

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## **BUDGETING = BUYS TIME**

**1. Think bigger:**

**2. Form habits:**

**3. Manage emotions:**

*Resources: Marshmallow Test, Buying Time Calculator, Mint, YNAB, Tiller, How to Reach YOUR Financial Success at [www.successmess.com](http://www.successmess.com)*

*Questions & My Next Step:*

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**WHAT'S THE ORDER FOR MY 3 STEPS?**

**FOR MORE INFORMATION: [www.colinryanspeaks.com](http://www.colinryanspeaks.com)**