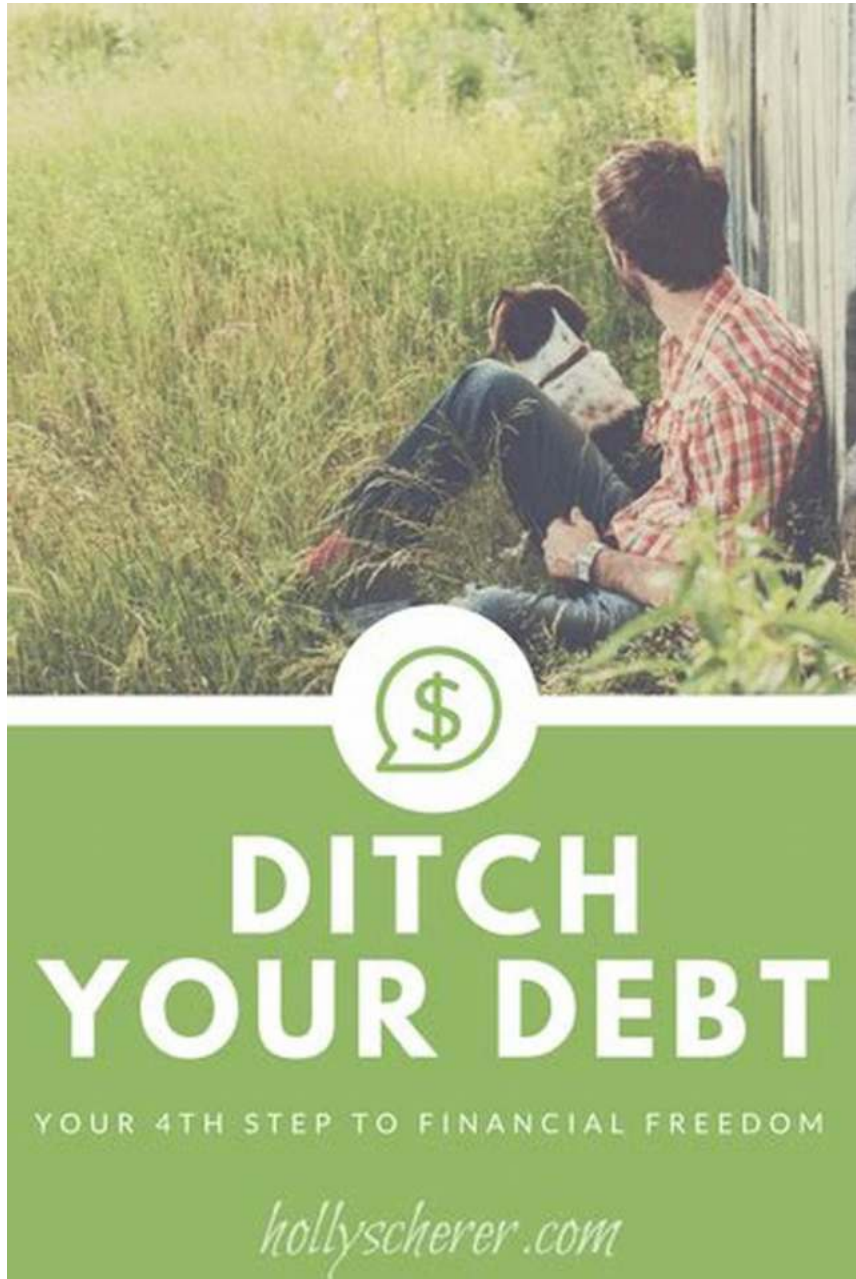


Ditch Debt, Save Money, and Build Real Wealth

Are you tired of living paycheck to paycheck, drowning in debt, and struggling to make ends meet? It's time to take control of your financial situation and pave the way for a brighter future. In this article, we will explore effective strategies to ditch debt, save money, and ultimately build real wealth.

The Debt Dilemma

Debt can be a suffocating burden that holds you back from achieving your financial goals. Whether it's credit card debt, student loans, or a mortgage, the weight of debt can drain your bank account and limit your options. It's crucial to break free from this cycle and regain control over your finances.



Clever Girl Finance: Ditch debt, save money and build real wealth by Bola Sokunbi (Kindle Edition)

★★★★☆ 4.7 out of 5

- Language : English
- File size : 1164 KB
- Text-to-Speech : Enabled
- Screen Reader : Supported
- Enhanced typesetting : Enabled
- X-Ray : Enabled

Word Wise : Enabled
Print length : 226 pages
Lending : Enabled



Ditch Debt: Key to Financial Freedom

The first step in building real wealth is to eliminate debt. Create a comprehensive debt repayment plan by listing all your debts, along with their interest rates and minimum monthly payments. Prioritize high-interest debts, as they tend to accrue more interest over time and eat away at your income.



Consider adopting the popular debt snowball or avalanche method to accelerate your payoff journey. The snowball method involves paying off your smallest debt first, while the avalanche method focuses on tackling the highest interest debt. Choose the approach that resonates with you, and devise a budget that allows for consistent debt repayment.

Save Money: A Stepping Stone to Wealth

Now that you have ditched debt or are on your way to doing so, it's time to shift your focus to saving money. Building a substantial emergency fund is paramount, as it serves as a safety net in times of unexpected expenses, job loss, or medical emergencies. Start by setting aside a portion of your income each month and gradually build your emergency fund to cover at least 3-6 months' worth of living expenses.

Doitsomething.com




Emergency Fund: Your Financial Safety Net

Additionally, practice frugality in your day-to-day life. Look for ways to cut expenses, such as cooking meals at home, canceling unnecessary subscriptions, and shopping for deals. Adopting a minimalist mindset can help you differentiate between needs and wants, leading to more mindful spending habits.

Invest for the Future


Once you have successfully eliminated debt and established a healthy savings account, it's time to put your money to work. Investing is a key component in building real wealth and securing a financially stable future.



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Today's Economy:


Buyer's Market



Mortgage Industry



Foreclosures




Investment Strategy:

Core Focus	Years
Acquisition Phase	3-7
Holding Phase	5-12
Liquidation Phase	12-20


Our 6 Step Business Model:

- 1) Buy Right
- 2) Sellers
- 3) UMFV
- 4) Cash
- 5) PPM
- 6) Win-Win-Win



Investors:

- 1) Cash Is King
- 2) Speed To Close
- 3) Profit Sharing




The Investment Opportunity:

- 1) Investment Range - \$10k-\$5M
- 2) Time Frame - 6 months - 5 years
- 3) Percentage Based Returns
- 4) Payments - Quarterly, Interest Accrued Annually

The Process – How It Works:


- 1) Investment Criteria & Formula
- 2) Identify Potential Properties
- 3) Determine - Highest Price - Renovation Costs - Time Frame - Holding Costs - Exit Strategy

purchase price range
+
rehab cost range
+
rehab completion time




=

exit strategy



- 4) Bidding Wars
- 5) Start Work
- 6) Finish ASAP - Flip Or Rent




Our Security[®] Your Security:

- 1) Mortgage/Deed Of Trust
- 2) Deed
- 3) Title Insurance
- 4) Homeowner's Insurance


Your Security & Documentation:

- 1) PPM
- 2) Operating Agreement
- 3) Subscription Agreement
- 4) Offeror Questionnaire



Next Steps:

- 1) Define Investment Details
- 2) Position Funds For Availability
- 3) Receive Investor Paperwork Package
- 4) Deliver The Funds



Consider diversifying your investment portfolio by exploring various investment options such as stocks, bonds, real estate, mutual funds, or even starting your own business. It's crucial to conduct thorough research and seek professional advice before diving into any investment opportunity. Remember, smart investments can generate passive income and allow your money to grow over time.

Build Real Wealth: A Marathon, Not a Sprint

Building real wealth is a long-term commitment that requires discipline, perseverance, and patience. It's important to set realistic goals and continually reassess your financial progress. Seek opportunities to increase your income, whether through a side hustle or advancing your career.



Moreover, surround yourself with like-minded individuals who inspire and motivate you to achieve financial success. Joining support groups or participating in financial forums can provide valuable insights, guidance, and accountability.

In

Ditching debt, saving money, and building real wealth are interconnected steps towards achieving financial freedom. It requires determination, sacrifice, and a willingness to make long-term changes to your financial habits. Remember, every

positive step you take brings you closer to creating a brighter and more secure future for yourself and your loved ones.



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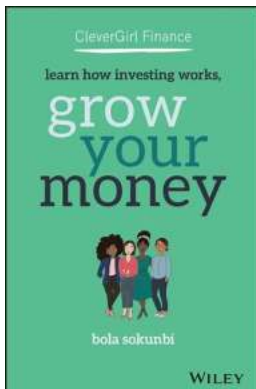
Take charge of your finances and achieve financial independence – the Clever Girl way

Join the ranks of thousands of smart and savvy women who have turned to money expert and author Bola Sokunbi for guidance on ditching debt, saving money, and building real wealth. Sokunbi, the force behind the hugely popular Clever Girl Finance website, draws on her personal money mistakes and financial redemption to educate and empower a new generation of women on their journey to financial freedom. Lighthearted and accessible, Clever Girl Finance encourages women to talk about money and financial wellness and shows them how to navigate their own murky financial waters and come out afloat on the other side.

- Monitor your expenses, build a budget, and stick with it

- Make the most of a modest salary and still have money to spare
- Keep your credit in check and clean up credit card chaos
- Start and succeed at your side hustle
- Build a nest egg and invest in your future
- Transform your money mindset and be accountable for your financial well-being
- Feel the power of real-world stories from other “clever girls”

Put yourself on the path to financial success with the valuable lessons learned from Clever Girl Finance.



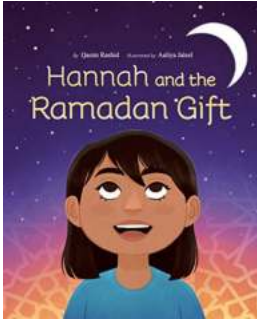
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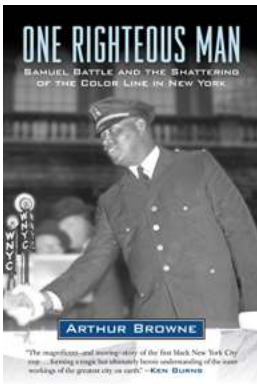
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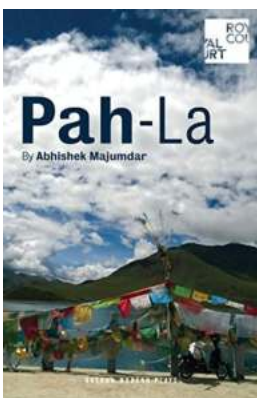
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