Top 14 things to remember	
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# 14 Use a budget plan for expenses Especially insurance and utilities	
# 13 Match maturities with needs Don't go long when you need short	

# 12 Do your own taxes Green eyeshade is optional	
# 11 Start investing your money By buying a high grade index-fund	
# 10 Never risk a lot to save a little Max out your deductibles	

# 9 If you do need life insurance Buy term insurance	
# 8 Buy, don't lease, your next car Save a lot and consider "used"	
# 7 Go with an HMO Save a lot	

# 6 Open a Roth IRA Regular transfers from checking	
# 5 Open a 401(k) plan Regular transfers from checking	
# 4 Balance your checkbook Know your money and keep ATM receipts	

# 3 Pay off your credit card balance Keep it paid off	
# 2 Move your car before mowing Lower your car insurance premiums	
# 1 Use plenty of sunscreen You'll want to be around to enjoy your retirement	

## Separated at birth?



