

**SAVINGS FITNESS A GUIDE TO YOUR MONEY AND
YOUR FINANCIAL FUTURE**

Joann Derden

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Determine an average for expenses that vary each month, such as clothing, or that don't occur every month, such as car insurance or self-employment taxes. Introduction 2. She has a strong ability to streamline processes, maximize efficiency, and foster professional relationships within organizations. Money that goes to pay interest, late fees, and old bills is money that could be used. Ask questions and make sure you understand the answers. Consider basic investment principles How you save can be as important as how much you save. Expenses typically decline for retirees: taxes are smaller though not always. Investors with large sums of money often require strategies designed to address more complex needs, such as minimizing capital gains taxes or generating reliable income streams. The financial planning process involves the following steps:.