



**Spending Less and Loving It: 50 Creative Ways To  
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Achieve Financial Success (Money Management,  
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*Kathy Stanton*

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*Kathy Stanton*

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I'm going to give you some tips and advice on ways you can *spend less money* so that you can have a positive-looking budget. I'm also going to get a little creative in how to spend your money and ways you can spend less on items and services you purchase on a regular basis. So, let's get started!

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- Learning the Importance of Investigating Your Purchases
- The Trick to Finding a Creative Budget
- Looking Forward to the Future
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