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Financial Wellness RAJESH GARG,2024-01-17 This book will show you how to save over 3 5 million if your annual income is 60 000 at age 25 The author aims to help you gain financial wellness in a simple and practical manner This book offers valuable insights and financial tools for managing personal finances throughout different stages of life The investment strategy for an ordinary investor has been recommended to maximize the investment returns with minimal time investment The following financial tools are discussed to manage a healthy financial life banking certificate of deposit money market account emergency fund retirement savings plans traditional 401 k plan Roth 401 k IRA Roth IRA 529 college savings plan health savings account HSA budgeting student loan credit card home ownership and mortgage real estate investments life insurance estate plan social security equity and stock options **The Art of Budget Travel** Sergio Rijo,2023-04-28 The Art of Budget Travel is the ultimate guide for travelers looking to explore the world on a budget without sacrificing quality experiences Whether you re a seasoned traveler or a first timer this book offers a wealth of practical tips and techniques for saving money and maximizing your travel experiences Inside you ll learn how to find the best deals on flights accommodation and transportation as well as how to plan and budget your trip effectively You ll discover the best ways to save money on food activities and souvenirs without compromising on quality experiences The Art of Budget Travel also provides valuable insights on how to travel sustainably and ethically while still having a great time You ll learn how to be a responsible tourist and support local communities as well as how to minimize your environmental impact while traveling This book is packed with advice and tips from experienced budget travelers It s an engaging and inspiring read that will encourage you to get out and explore the world no matter what your budget may be So whether you re planning a backpacking trip through Southeast Asia a budget friendly European adventure or a weekend getaway closer to home The Art of Budget Travel will equip you with the knowledge and skills you need to make the most of your travel experiences while keeping your wallet intact

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