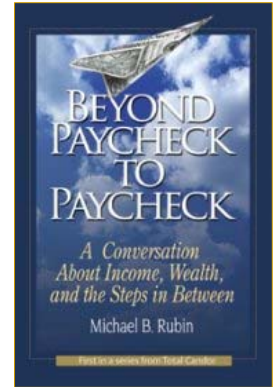


*Savvy Ladies® presents:*

# HOW TO LIVE BEYOND PAYCHECK TO PAYCHECK

Top Saving Strategies:  
Don't Be Cheap, Be Fiscally Responsible!  
**with Michael B. Rubin**



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- The importance of emotion in saving
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- Why sweating the small stuff isn't the way to get where you know you need to me
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### **About our Speaker Michael B. Rubin:**

Founder of the financial planning education company Total Candor, Michael B. Rubin is also a Certified Financial Planner professional and a Certified Public Accountant. Michael is the author of *Beyond Paycheck to Paycheck*, a book that reached as high as number five on Amazon.com's Money Management for Young People bestsellers list. Now in its third printing, *Beyond Paycheck to Paycheck* was a previous Savvy Ladies book of the month selection!

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