

# 10

simple truths  
about money



## Simple Truths About Money

Learning financial concepts and managing money can be intimidating, but it doesn't have to be. There are Simple Truths About Money that can change your life.

This booklet of 10 Simple Truths About Money is meant to be an easy reference guide to simple and powerful ideas about money that will help you achieve financial security.

I encourage you to keep this booklet with you and refer to it often so these ideas become internalized and are adopted seamlessly into any actions you take with your money.

A silhouette of a woman in a business suit, standing in a dynamic, forward-leaning pose. She is holding a thick rope that extends from the left edge of the frame across her chest. The background is a dark, solid color. The text is overlaid on the image.

**Procrastination** leads  
to financial **fuzziness**

Wouldn't you rather have financial clarity?

1

A black silhouette of a woman in profile, running towards the right. She has a ponytail and is wearing athletic wear. The silhouette is centered on a dark gray background.

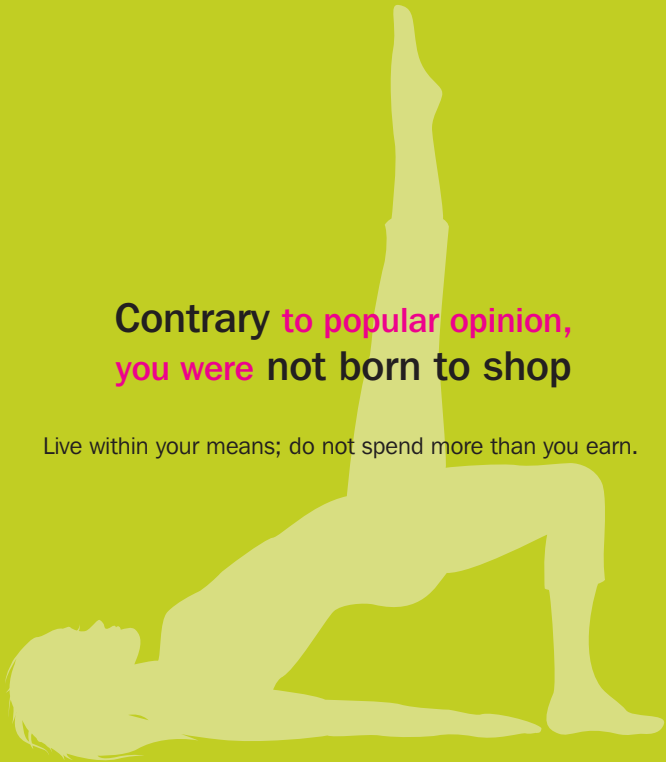
Your **money personality**  
affects your **money behavior**

Study your past to understand your financial habits and practices.

2

**Contrary to popular opinion,  
you were not born to shop**

Live within your means; do not spend more than you earn.



3

A silhouette of a woman in a business suit, standing and looking at a smartphone. The background is a solid light blue color.

**Inflation and taxes  
are money's enemies**

Saving and investing are money's friends.

4





The longer you live,  
the more money you will need

A longer life means saving and investing now  
for a comfortable retirement.



5



**Saving, Investing, Diversifying, and Rebalancing  
lead to **financial success****

This is an investment strategy that works, all it takes  
is discipline or a good investment advisor.

6

The image features two black silhouettes of women against a dark grey background. The woman on the left is shown in profile, facing right, with her hands clasped in front of her. The woman on the right is also in profile, facing left, and is holding a rectangular document or book. The overall composition is minimalist and professional.

## You are your **credit** score

Your credit score is the single most important tool institutions use to determine your creditworthiness.

7



Money grows **exponentially**

“The most powerful force in the universe  
is compound interest.” – Albert Einstein

8



Stock market **volatility** does not imply  
**direction** of the stock market

Volatility is the price we pay for a higher return.

9



**Choose** your advisors **wisely**

Beware of wolves in sheep's clothing.

10

## WHERE TO GO FROM HERE

To learn more about the 10 Simple Truths and to get started with your financial planning, visit Curtis Financial Planning's website:

[www.curtisfinancialplanning.com](http://www.curtisfinancialplanning.com)

Curtis Financial Planning is a financial planning and investment advisory firm based in Oakland, California. Cathy Curtis is the owner, a Certified Financial Planner and a fee-only independent advisor. The firm's mission is to help women, their families and their businesses become financially successful.



## CURTIS FINANCIAL PLANNING

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