



100 Things You Need To Know About Money Before 35

By Forbes Staff

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Nearly 70% of Americans will have made a major financial mistake that harms their credit—all before the age of 30. Sixty-three percent of Americans don't have enough savings to cover a \$500 emergency, and 54% of millennials say they're worried about their ability to repay their student loans.

Without a proper financial education, many are headed for trouble. Failure can be the best teacher, but why learn the hard way? When provided with the resources to make the right decisions with their money, many young adults quickly learn how to walk the steps toward financial security. This eBook is a financial “cheat sheet”—a collection of the 100 most important money tips, written by *Forbes'* top personal finance writers, who have learned invaluable lessons from their own financial blunders. You'll read about everything from banking, student loans, IRAs and 401(k)s to mutual funds and buying a home.

If you feel you aren't saving enough for retirement or just want to make sure you're on the right track, read this eBook and take steps toward improving your financial IQ.

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