



## TEN MOST COMMON FINANCIAL MISTAKES

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1. Not having a plan until crisis happens
2. Not having (monitoring) a good credit history
3. Not having a sufficient cash reserve
4. Letting someone else “take care of your finances” without review or awareness
5. Inadequate health, life, disability, property and casualty insurance
6. Living beyond your means
7. Chasing the “hottest” investments
8. Improper beneficiary designations on retirement plans and life insurance
9. Not updating estate documents as life events occur
10. Not reviewing your income taxes annually

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