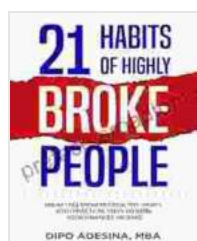


21 Habits of Highly Broke People: A Guide to Breaking Negative Financial Patterns

Are you tired of living paycheck to paycheck? Do you find yourself constantly struggling to make ends meet? If so, you may be exhibiting some of the habits of highly broke people.



21 HABITS OF HIGHLY BROKE PEOPLE: Break Free From Destructive Habits With Practical Steps To Turn Your Finances Around by Dipo Adesina

★★★★☆ 4.6 out of 5

Language	: English
File size	: 680 KB
Text-to-Speech	: Enabled
Screen Reader	: Supported
Enhanced typesetting	: Enabled
X-Ray	: Enabled
Word Wise	: Enabled
Print length	: 89 pages
Lending	: Enabled



In his book, 21 Habits of Highly Broke People, author Robert Kiyosaki identifies the most common financial mistakes that people make. These habits include:

- Spending more than you earn
- Not saving money
- Investing in risky ventures

- Not having a financial plan
- Not taking responsibility for your financial situation

These habits can lead to a life of financial stress and anxiety. They can also make it difficult to achieve your financial goals. If you want to break free from these negative patterns, you need to start by changing your mindset. You need to believe that you can achieve financial success. You also need to be willing to put in the work to make it happen.

21 Habits of Highly Broke People will help you identify the financial mistakes that you are making. It will also provide you with the tools and strategies you need to break these habits. If you are ready to take control of your financial future, this book is a must-read.

Habits of Highly Broke People

1. **They spend more than they earn.** This is the most common mistake that broke people make. They simply don't have enough money to cover their expenses. To break this habit, you need to start tracking your income and expenses. This will help you see where your money is going and where you can cut back.
2. **They don't save money.** Saving money is essential for financial security. It provides you with a cushion to fall back on in case of an emergency. It also helps you reach your financial goals faster. To start saving money, you need to set up a budget and stick to it. You should also make saving a priority. Try to save at least 10% of your income each month.
3. **They invest in risky ventures.** When you invest, you are always taking on some risk. However, broke people often take on too much

risk. They invest in things that they don't understand or that are too risky for their financial situation. To avoid this mistake, you need to do your research before you invest. You should also only invest money that you can afford to lose.

4. **They don't have a financial plan.** A financial plan is a roadmap for your financial future. It helps you set goals, track your progress, and make informed financial decisions. Without a financial plan, you are more likely to make mistakes that could cost you money. To create a financial plan, you need to sit down and think about your financial goals. Once you know what you want to achieve, you can start to develop a plan to reach those goals.
5. **They don't take responsibility for their financial situation.** Broke people often blame others for their financial problems. They may say that they don't have enough money because their job doesn't pay enough or because the economy is bad. However, the truth is that you are the only one responsible for your financial situation. If you want to change your financial situation, you need to take ownership of it.

How to Break These Habits

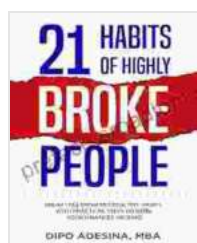
Breaking these habits can be difficult, but it is possible. Here are a few tips to help you get started:

- **Start small.** Don't try to change everything all at once. Start by focusing on one or two habits. Once you have mastered those, you can move on to others.
- **Be patient.** It takes time to change habits. Don't get discouraged if you slip up from time to time. Just keep at it and you will eventually reach your goals.

- **Get help.** If you are struggling to break these habits on your own, don't be afraid to get help from a financial advisor or credit counselor.

Breaking these habits is not easy, but it is worth it. By changing your financial mindset and habits, you can take control of your financial future and achieve your financial goals.

21 Habits of Highly Broke People is a valuable resource for anyone who wants to improve their financial situation. By identifying the most common financial mistakes that people make, this book can help you avoid these mistakes and start building a more prosperous future. If you are ready to take control of your financial future, this book is a must-read.



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