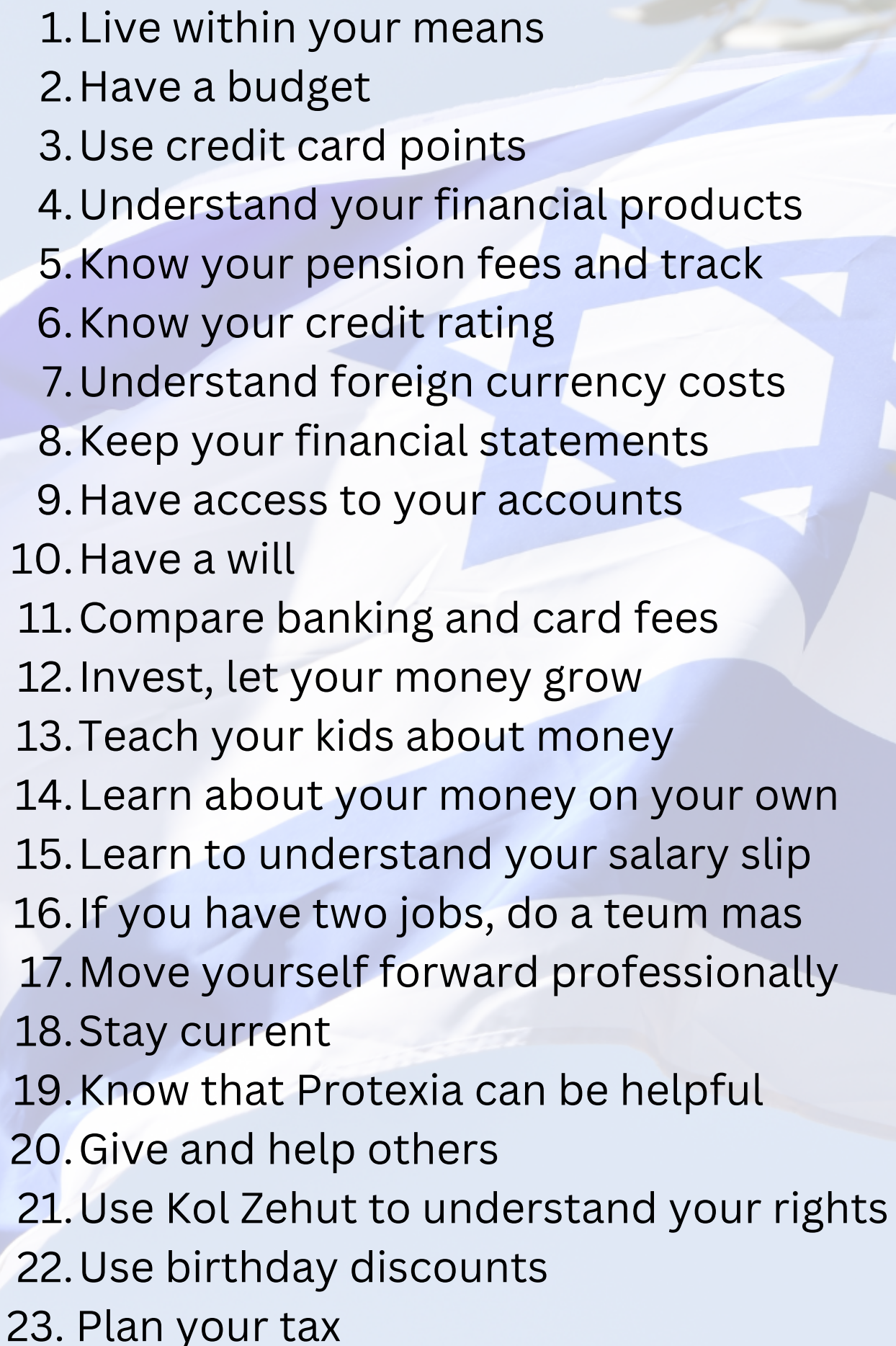


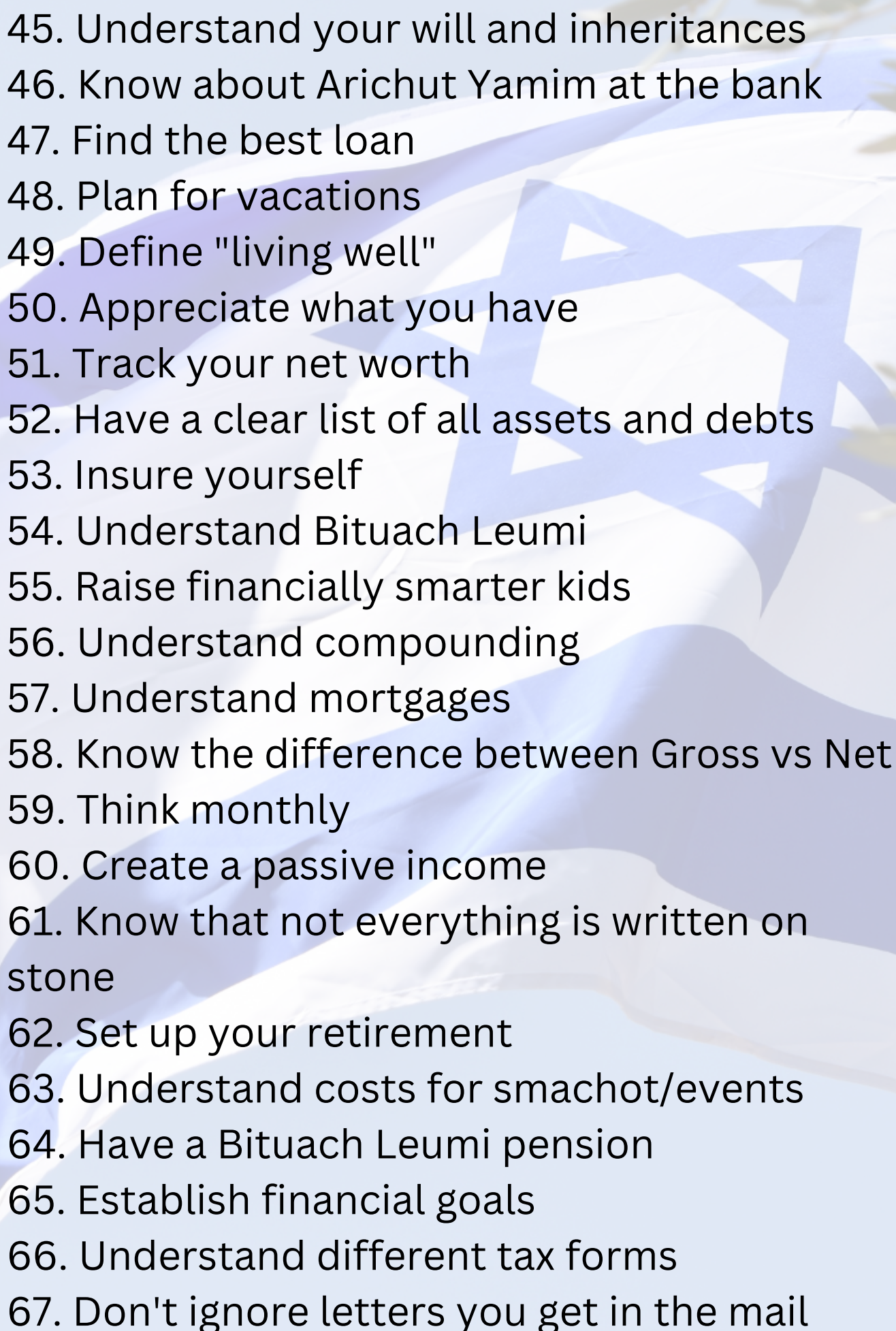



75 Financially Smarter in Israel Tips

Living Financially Smarter in Israel

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1. Live within your means
 2. Have a budget
 3. Use credit card points
 4. Understand your financial products
 5. Know your pension fees and track
 6. Know your credit rating
 7. Understand foreign currency costs
 8. Keep your financial statements
 9. Have access to your accounts
 10. Have a will
 11. Compare banking and card fees
 12. Invest, let your money grow
 13. Teach your kids about money
 14. Learn about your money on your own
 15. Learn to understand your salary slip
 16. If you have two jobs, do a teum mas
 17. Move yourself forward professionally
 18. Stay current
 19. Know that Protexia can be helpful
 20. Give and help others
 21. Use Kol Zehut to understand your rights
 22. Use birthday discounts
 23. Plan your tax

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24. Know your work rights/benefits
 25. Automate your savings and investments
 26. Do annual check ups on your finances
 25. Sign up for cheaper usage
 26. Automate your bill payments
 27. Expect the unexpected
 28. Plan for the good times
 29. Normalize positive money talk
 30. Dare to dream!
 31. Using Tashlumim- Payment in installments
 32. Simplify transfers and banking
 33. Keep it Kosher
 34. Get help
 35. Get guidance
 36. Keep up to date with taxes
 37. Give charity
 38. Establish financial security
 39. Check your bank statements
 40. Know that money is a means not a goal
 41. Be prepared!
 42. Be patient
 43. Know about tax points for single parents
 44. Understand banking fee's

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45. Understand your will and inheritances
 46. Know about Arichut Yamim at the bank
 47. Find the best loan
 48. Plan for vacations
 49. Define "living well"
 50. Appreciate what you have
 51. Track your net worth
 52. Have a clear list of all assets and debts
 53. Insure yourself
 54. Understand Bituach Leumi
 55. Raise financially smarter kids
 56. Understand compounding
 57. Understand mortgages
 58. Know the difference between Gross vs Net
 59. Think monthly
 60. Create a passive income
 61. Know that not everything is written on stone
 62. Set up your retirement
 63. Understand costs for smachot/events
 64. Have a Bituach Leumi pension
 65. Establish financial goals
 66. Understand different tax forms
 67. Don't ignore letters you get in the mail

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- 68. Donation Seif 46 receipts - how they're valuable
 - 69. Have a "what if" fund
 - 70. Align your spending with your values
 - 71. Negotiate your costs where it matters
 - 72. Set up life insurance
 - 73. Don't overextend your expenses
 - 74. Understand disability payments
 - 75. Understand currency exchange rates

**Follow for more tips and insights to
live Financially Smarter in Israel!**