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Where to Spend, Where to Save Danny Kofke, 2025-09-18 Author Danny Kofke provides practical tips on budgeting saving and spending wisely This practical guide walks readers through foundational steps from structuring a working budget to planning to buy a home to help build savings improve credit and knock out debt With advice on loans insurance and retirement this is the go to guide for educators to build lasting financial success Beginning K 12 teachers can use this book to Create a working budget to facilitate comfortable living on a limited salary Understand how their credit score impacts their finances and how they can improve their score Develop effective savings to accomplish long and short term financial goals Strategize to reduce student loan debt without compromising necessary cash flow Plan more effectively for major future investments and significant life events Contents Introduction Chapter 1 Budget on a Teacher s Salary Chapter 2 Save More in the Short and Long Term Chapter 3 Spend Less Chapter 4 Protect What Matters Chapter 5 Understand Your Credit Score Chapter 6 Eliminate Your Debt Chapter 7 Understand How to Buy a House and Manage a Mortgage Chapter 8 Plan Your Legacy Conclusion What Really Matters References Index

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