



## 3 Money Tips You Shouldn't Always Listen To

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We often get advice from people we know, and it's usually good advice. However, sometimes the advice isn't as good. In fact, sometimes the advice is a pile of hot garbage.

**Here are 3 money tips you may want to think about before you go all-in on them.**

#### **1) Use your credit card to build good credit**

Using a credit card **responsibly** isn't necessarily a bad idea. If you use a credit card for a few small purchases and pay it off every month, you should be in pretty good shape. Just make sure you're not spending uncontrollably. If you find you have no discipline when it comes to credit spending, it's time to get rid of that card.

#### **2) Renting is a waste of money. Buy a house!**

Purchasing a house can be a great idea. If you're planning on living in a certain area for a while, or you find a mortgage that is WAY cheaper than your rent, it could be a great idea to buy a house. But, if you don't like your job or the city you live in, it could be a horrible idea.

### 3) Debt can be good

It's often said that debt like student loans or a mortgage are "good debt" because, in the long run, they can put you in a better place financially. The problem lies with how you choose to pay it off. Debt is debt. No matter the shape, pay it off as fast as you can. Don't pay the minimum because it's "good debt." You don't want to still be paying those student loans off 30 years later.

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