Managing money is a lifelong skill that will help lessen stress and increase quality of living (it is important!). Please answer the following questions about personal finance in full sentences and give as much detail as possible. It should be about a half of a page and is due **Monday**!!!

1. What are 3 of the tools that we talked about that can help you make smart decisions with money (notes/Smart lesson)? Explain how each can help you better achieve your goals that you gave at the beginning of the semester.