

# 7 Common Money Mistakes Costing You \$10,000/Year

*And How to Fix Them Starting Today*



**7 MONEY MISTAKES  
COSTING YOU  
\$10000 A YEAR**

**FREE EBOOK SHOWS YOU  
EXACTLY HOW TO FIX IT**

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# Introduction: The Silent Leak in Your Finances

Most people don't lose money in one big, dramatic moment.

Instead, money slips away quietly...

\$20 here. \$50 there. A bad decision repeated monthly.

Before you realize it, you've lost **\$10,000 or more in a single year**—without upgrading your lifestyle, without building wealth, and without getting ahead.

## The good news?

These losses are **completely reversible**.

In this guide, you'll discover the 7 most common money mistakes—and more importantly, **exactly how to fix them immediately**.

## Money Mistake #1: Neglecting High-Interest Debt

### The Problem

Credit cards and high-interest loans are designed to keep you paying.

When you only make minimum payments:

- Interest compounds daily
- Your balance barely moves
- You can pay **2–3x the original amount**

A \$5,000 credit card balance at 20% interest can quietly cost you **\$1,000+ per year**.

### The Fix: Attack Debt Strategically

Take control with a simple system:

#### Step 1: List all debts

- Balance
- Interest rate
- Minimum payment

#### Step 2: Choose a payoff strategy

- **Avalanche Method** (highest interest first)
- **Snowball Method** (smallest balance first for motivation)

### **Step 3: Increase payments**

Even an extra \$100/month can save thousands in interest.

### **Step 4: Stop adding new debt**

This is critical—otherwise you're running on a treadmill.

## **Money Mistake #2: Paying for Unused Subscriptions**

### **The Problem**

Subscriptions are designed to be invisible.

Streaming services. Apps. Gym memberships.  
You may be paying for **5–10 services you rarely use**.

Even \$10/month wasted = \$120/year  
Multiply that across multiple subscriptions and you're easily losing **\$500–\$1,000 annually**.

### **The Fix: Plug the Leaks Fast**

#### **Step 1: Audit your bank statements (last 3 months)**

Highlight every recurring charge.

#### **Step 2: Ask one simple question:**

“Would I sign up for this today?”

If the answer is no → cancel immediately.

#### **Step 3: Use a “Subscription Rule”**

- Keep only 2–3 active services at a time
- Rotate monthly instead of stacking

## **Money Mistake #3: Impulse & Emotional Spending**

### **The Problem**

Spending isn't always logical—it's emotional.

Triggers include:

- Stress
- Social media
- Discounts and “limited-time offers”

These purchases feel good for minutes... but cost you for months.

## **The Fix: Create a Pause System**

### **Step 1: Use the 24-Hour Rule**

Wait 24 hours before any non-essential purchase.

### **Step 2: Replace impulse with intention**

Ask:

- Do I need this?
- Will I still value this in 30 days?

### **Step 3: Remove temptation**

- Unsubscribe from promo emails
- Avoid browsing when bored

## **Money Mistake #4: No Budget or Tax Planning**

### **The Problem**

If you don't control your money, it disappears.

Without a plan:

- You overspend without realizing
- You under-save
- You overpay taxes unnecessarily

### **The Fix: Build a Simple System**

#### **Use the 50/30/20 Rule:**

- 50% Needs
- 30% Wants
- 20% Savings & Investments

#### **Step 1: Track income and expenses**

Awareness alone can reduce overspending by 20–30%.

#### **Step 2: Automate savings**

Treat savings like a non-negotiable bill.

#### **Step 3: Plan taxes early**

- Use deductions

- Consult a tax advisor if needed

## **Money Mistake #5: Overspending on Housing & Cars**

### **The Problem**

Big lifestyle decisions create long-term financial pressure.

- Buying a house beyond your means
- Financing a brand-new car that loses value instantly

These can lock you into **years of financial stress**.

### **The Fix: Right-Size Your Lifestyle**

#### **Housing Rule:**

Keep total housing costs below **30% of your income**

#### **Car Rule:**

- Avoid buying new unless necessary
- Consider reliable used vehicles
- Pay in cash or keep loans minimal

Remember:

**Assets build wealth. Liabilities drain it.**

## **Money Mistake #6: Ignoring Long-Term Investments**

### **The Problem**

Saving money alone won't make you wealthy.

Keeping large amounts in low-interest accounts means:

- Inflation eats your money
- You miss out on compounding growth

# **The Fix: Make Money Work for You**

## **Step 1: Start investing early (even small amounts)**

Consistency matters more than size.

### **“VIP Indicators / AI Powered Income Systems”**

**This system shows how people are creating new income streams:**

You don't need \$10,000 to start. You need a system that captures the "crumbs" of your daily spending and turns them into assets.

Use fractional investing to **own pieces of the world's biggest companies for the price of a latte.**

[Check Out “The VIP Indicators Review” Here!](#)

## **Step 2: Focus on growth assets**

- Index funds
- Stocks
- Retirement accounts

## **Step 3: Automate investments**

Set it and forget it.

### **The Secret:**

Compounding turns time into your greatest financial asset.

# **Money Mistake #7: Overpaying for Insurance & Fees**

## **The Problem**

Most people overpay simply because they never compare.

- Insurance premiums
- Bank fees
- Credit card charges

These hidden costs can total **\$10,000+ per year.**

## The Fix: Optimize Annually

### Step 1: Review all policies yearly

- Health
- Car
- Life

### Step 2: Compare providers

A 15-minute comparison can save hundreds.

### Step 3: Eliminate unnecessary coverage

Only pay for what you truly need.

# The Real Solution: Fix the Root, Not Just the Symptoms

You've just seen how money leaks out of your life.

But here's the truth most people miss:

🔗 These mistakes aren't just financial... they're **behavioral**.

If you don't fix your **money mindset**, the same patterns will repeat.

# A Smarter Way Forward: Rewire Your Money Mindset

To truly break free, you need to:

- Relax and remove financial stress
- Focus clearly on your goals
- Build a mindset aligned with wealth

That's exactly where **The Money Script** program comes in.

It helps you:

- Reprogram your relationship with money

- Develop clarity and confidence
- Build simple, actionable habits
- Tackle debt without overwhelm
- Create long-term financial stability

Instead of forcing change...

You begin to **think differently about money—and that changes everything.**

## **Take Action Now!**

You have two choices:

1. Keep losing money silently every year
2. Take control and start building wealth today

If you're ready to stop the leaks and transform your financial future:

[Explore The Money Script Review here!](#)

## **Final Thought**

You don't need more income to get ahead.

You need better decisions.

Fix these 7 mistakes... and you could easily reclaim **\$10,000 or more this year.**

The question is:

**Will you start today?**

**Take Action Now!**

[Explore The Money Script Review here!](#)