

The Gooey Tart of Bad Financial Decisions

Smart Money Habits

Abundance mindset

Delayed gratification

Long-term financial stability

Budgeting and saving

Compound interest

Automating savings

Financial discipline

Wealth accumulation

Bad Money Habits Scarcity mindset

Impulse purchases

Short-term gratification

> Buy Now, Pay Later (BNPL)

Lifestyle inflation

High-interest debt

Mindless spending

Paycheck-topaycheck lifestyle

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