

New Year 2020 RESOLUTIONS



MY WORD IS

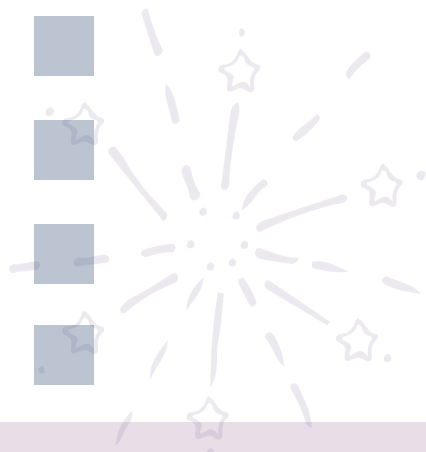
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FINANCIAL GOALS



THINGS TO DO BETTER



ACTION PLAN FOR SUCCESS

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HABITS TO BREAK

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