



100
WAYS TO
BE MONEY
WISER

...The Principles ...

TILDA NABBANJA T.

100 WAYS TO BE MONEY WISER

...The Principles ...

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BE MONEY WISER

Vision:

To create a financially knowledgeable, disciplined and prosperous society.

Mission:

To inspire lifestyle change through the understanding of money matters.

I am Money Wiser!

Name: _____

Phone No: _____

Email: _____

Hello There!

This book is dedicated to all people who interested in transforming their personal and financial lives so as to reach their full potential. It will help to enhance one's decision making so as to ultimately have financial discipline, financial independence, success and attain overall improvement of one's financial wellbeing.

May this book empower you, your family and your loved ones to Be Money Wiser.

LET'S BE MONEY WISER!

Sincerely,
Tilda

1

To Be Money WiseR is accepting the fact that with one wise decision at a time, anyone can slowly but definitely transform their financial lives to whatever they desire.

2

To Be Money WiseR is to choose to be different, even if it may not be appealing to peers, family and friends as long as its aimed at improving the quality of one's life and that of his family for generations.

3

To Be Money WiseR is to appreciate that even as we may come from humble backgrounds, we are still capable of transforming our future and that of generations after us.

4

To Be Money WiseR is to accept that we can make money mistakes any time, but everytime, we get up and try again until we rebuild and even exceed our successes.

5

To Be Money WiseR is to respect every one regardless of race, religion, color, profession, looks, etc because we know that everyone has something that can compliment us at anyone time, and they deserve respect simply because they are fellow, special human beings in their own right.

6

To Be Money WiseR is to know that the process and journey to financial freedom needs to be enjoyed and every small step towards successful money management ought to be celebrated.

7

To Be Money WiseR requires one to have plans for all decisions involving money and never to spend a coin without a clear plan.

8

To Be Money WiseR is to know that everytime we make a money mistake, we focus on the lesson learnt and keep moving forward, helping others to be wiser on that aspect too.

9

To Be Money WiseR is to be confident that we can achieve whatever we plan for, regardless of un supporting circumstances or facts.



“With 80% financial knowledge, one can attain 80% financial discipline, make the right financial decision 80% of the time and can grow their financial position by 80%.”

- **Tilda Nabbanja T.**

10

To Be Money WiseR means being keenly focused on our dream, writing more facts about it, visualizing it daily, researching a lot about it, and finding happiness in it, not because its complete yet, but because we treasure the journey and sacrifice towards achieving it.

11

To Be Money WiseR is to always do extra in all ordinary assignments we are tasked to work on.

12

To Be Money WiseR means to trust in God as our mentor and guide and work for His Glory.

13

To Be Money WiseR is to act and put all plans into action.

14

To Be Money WiseR is to acknowledge that we may be wise but every time we listen more, share experiences more, help more, learn more, etc. we become WiseR!

15

To Be Money WiseR requires us to help others in need but always within our plan.

16

“To Be Money WiseR is to acknowledge that building a firm financial foundation requires plenty of patience, perseverance, discipline and diligence.

17

To Be Money WiseR means to seek to earn all money honestly and do all work with utmost integrity.

18

To Be Money WiseR is to acknowledge that Money matters need to be communicated as simply as possible for all people to understand.

19

To Be Money WiseR is to balance life even as one strives to earn. The need to balance one's Spiritual, Physical, Intellectual, Emotional and Relational aspects of life is key.

20

To Be Money WiseR is to be contented enough to maintain one's lifestyle as simply as possible, within one's means and in doing so being able to invest all extra income.



“Better to
Be Money WiseR
than be a miser! ”

- Tilda Nabbanja T.

21

To Be Money WiseR is to enjoy
life, responsibly!

22

To Be Money WiseR is to borrow
carefully and repay all loans in time
as agreed with the lender.

23

To Be Money WiseR requires
one to earn the money he seeks to
spend. And to earn it honestly
and with dignity.

24

To Be Money WiseR is to abide by all laws stipulated by one's government, institution or home.

25

To Be Money WiseR is to have the utmost patience and belief that you can achieve whatever you plan to achieve. Never to loose hope, never to get discouraged.

26

To Be Money WiseR is to value all money because however little it is, it can be a leak out of your financial growth. So, you bargain, plan more, budget, value all work and act towards preserving your finances.

27

To Be Money WiseR is to create networks of like minded people that bring out the best in you.

28

To Be Money WiseR is to have the confidence to make a wiser financial decision regardless of what everyone else thinks. You follow the facts as per your plan and knowledge, and not the crowds.

29

To Be Money WiseR is to help your children learn more about planning for money, the value of money, working for money and saving to acquire what they want with money. You help the younger generation to make wiser money decisions.



“Think and Act wealthy now! Not through spending beyond your means but by planning carefully for all you earn. Learn how to handle less money so that when it grows, you are equipped with the skills of managing more of it!”

- Tilda Nabbanja T.

30

To Be Money WiseR is to evaluate the risk involved in anything you invest your money into and to seek insurance to cover the risk you believe needs further reassurance.

31

To Be Money WiseR is to know when to work, when to rest and when to play! To allocate your time accordingly but seek to achieve your goals without strain and stress.

32

To Be Money WiseR is to value one's health and have at least bi annual medical check ups, eat fresh and healthy food at least 80% of the time and exercise at least 3 hours per week.

33

To Be Money WiseR is to always read about a topic per day. This can be done on social media, from magazines, newspapers, google, journals, audio books etc. To have a broad knowledge base that can enable one to make wiser decisions and advise others well.

34

To Be Money WiseR is to seek constructive criticism so as to know how to improve one's competencies over time. You do not take criticism personal but rather value it as an avenue to become a better you!

35

To Be Money WiseR is to appreciate what others do well. And support others to be the best they can be. Never comparing oneself and preventing any feelings of jealousy or envy towards anyone.

36

To Be Money WiseR requires one to love oneself, seek to understand what one is good at, and pursuing one's dreams without fear.

37

To Be Money WiseR is to listen more, understand all perspectives and speak last, speak wiser!

38

To Be Money WiseR is to exercise high level of self control so as to think, make a wiser decision and then act appropriately.

39

To Be Money WiseR is to know the right decision and have the patience of sharing it with others without arguing or losing one's cool. If need be to let someone go until they are able to accept willingly.

40

To Be Money WiseR is to be real and the same person whether rich or poor. To observe the highest level of humility even when one's finances have grown.



“Live free and fearless, have a plan for all your money.”

- Tilda Nabbanja T.

41

To Be Money WiseR is to always create quality time for one's family even amidst tight work schedules.

42

To Be Money WiseR is to plan well and have a family vacation atleast one weekend a year with one's family.

43

To Be Money WiseR is to create memorable moments with family and friends within one's money plans.

44

To Be Money WiseR is to make the tough decision of letting go of friends or even relatives that seek to dilute one's wiser decision making. You do not need to cut them out perse, but rather spend less time with such negative influence.

45

To Be Money WiseR is to be optimistic. To know that all will be well, as long as one doesn't give up but rather seeks to plan, work, pray, unlearn and relearn, adjust a few hitches, etc, until all goes well.

46

To Be Money WiseR is to value all time, the time to work, the time to rest / sleep, the time to spend with family, time with friends, time travelling, time to pray, time to exercise, time to read, time to plan, etc, And makes sure all the days are well planned out to maximize all the time.

**LET'S
BE MONEY
WISER!**

47

To Be Money WiseR is to get on board of an opportunity that presents its self after adequate research and assurance that it is a wiser decision to do so. Never get involved in anything one does not understand.

48

To Be Money WiseR is to fearlessly, boldly and confidently stand for what one believes in.

49

To Be Money WiseR is to work with the best of one's ability always.



“Borrow wisely,
preferably
after making a
comprehensive
repayment plan A, B
and C.”

**By the Late Jaja
Cothilda, Mrs.
Jennifer Kagwa
and Tilda Nabbanja
T.**

50

To Be Money WiseR is to value the financial discipline that stems from saving and to save at least 500 - 1000 USD for any and all emergencies, Save more 2000 – 5000 USD that one’s family can survive for 3 to 6 Months even if one lost their jobs. Finally, saving all money with a clear goal to achieve.

51

To Be Money WiseR is to value the work done to earn the money well knowing that such money has more blessings and is easier to plan for.

52

To Be Money WiseR is to learn to say “ No”. As long as something is not planned for in one’s budget, No. If one wants to buy something on impulse, No. Friends that may seek you to spend outside your plan, No. Anyone that may ask for your money aimed at achieving another financial goal, No. No, No, No!

53

To Be Money WiseR is to make a personal budget at least 5 days before pay day. And throughout the month seek to spend as per the budget.
Spend on paper first!

54

To Be Money WiseR is to track
all expenses
and seek to spend wiser!

55

To Be Money WiseR is to ask one's self
whenever faced with a money
decision, "Am I Money WiseR?" "What is the
money wiser decision?". Or to ask another, "
Are you Money WiseR?" With such support,
more and more people can help each other to
make wiser decisions with their money.

56

To Be Money WiseR is to choose quality over
quantity. Even if one
cannot afford a quality product now, they are
patient enough to save for it. To have few
things, but of good quality.

57

To Be Money WiseR is to support one's spouse or partners to be the best they can be in whatever they are interested and talented to do. To know that everyone is unique and good at something!

58

To Be Money WiseR is to make money plans and have the integrity to act accordingly to achieve.

59

To Be Money WiseR is never to blame anyone or anything when things go wrong, but rather to evaluate why, and then work harder, with better systems in place to prevent that reoccurrence.

60

To Be Money Wise R is to lead and others follow. To never copy but rather, be happy for others' achievements, and always seek to develop your own original ideas. You do not do what the rest do, but you do the best!



“Clear sign of living beyond your means is borrowing to meet daily needs.”

- Tilda Nabbanja T.

61

To Be Money WiseR is to make appointments and keep time at least 80% always!

62

To Be Money WiseR is to know that one's not perfect, however good they are at something but rather, they seek at least 80% excellence!

63

To Be Money WiseR is to value hard work knowing that the better the work one does, the more automatic the money inflows into their lives are. Focus is on work, not just money!

64

To Be Money WiseR is to value
all jobs and
seek to be multi skilled.

65

To Be Money WiseR is to know who you are,
as a person, by name, interests, abilities and
competencies. Not to brand one's self based
on a position held knowing that while these are
temporary, one's existence and self awareness
is the most assurance they have.

66

To Be Money WiseR is to be
selfless, and seek to help others.

67

To Be Money WiseR is to know that money is simply a means to attaining something, and not the end.

So the aim is never for more money but for bigger goals in life so that one can seek more money to attain them.

Dream big, earn big and own big!

68

To Be Money WiseR is to bargain, haggle and negotiate for the best price, the best deal, the best quantity and the best opportunity option, without fear or nervousness.

69

To Be Money WiseR is to be smart always, because we know that one's perception of you starts with your outlook. Even still, simply to look good and feel good.



“The poor seek to be rich, the rich seek to be wealthy and the wealthy seek to remain wealthy for two or more generations. This is a life long quest! To Be Money WiseR!”

- Tilda Nabbanja T.

70

To Be Money WiseR is to start small, with whatever one has and slowly build an empire. To hit the ground running inspite of the grey areas, negativity or meaninglessness, start and strive on!

71

To Be Money WiseR is to have a daily, weekly, monthly and annual plan so as to achieve those New Year Resolutions!

72

To Be Money WiseR is to deal with the best, work with the best and partner with the best, so as to create the best.

73

To Be Money WiseR is never to invest in what one doesn't understand, however good it looks.

74

To Be Money WiseR is to face and speak the bitter honest truth with utmost respect and humility.

To raise an issue with clear recommendations on how it can be done better.

75

To Be Money WiseR is to plan to pay your taxes religiously prevent inconveniences of statutory default cases raised against you or your entity.

76

To Be Money WiseR is to help others with knowledge that can help them help themselves!

77

To Be Money WiseR is to pay tithe and other religious obligations and seek to be in sync with God.

78


To Be Money WiseR is to let go of anything that spills out of our lives. To know that if we cannot do something to recover it, then, we simply let go and prevent wasting time wishful thinking about it.

79

To Be Money WiseR is to fight for what you believe in calmly and with respect of whoever doesn't uphold the same views as you.

80

To Be Money WiseR is to
prevent
gossip and
baseless rumours about
anyone.

A smiling woman with braided hair, wearing a grey blazer and a blue beaded necklace, is holding a large pink piggy bank in her right hand and a smaller blue piggy bank in her left hand. The background is a blurred outdoor setting with greenery.

“Sometimes, its
better to save than
borrow, to use your
money on your
terms!”

- **Tilda Nabbanja T.**

81

To Be Money WiseR is to seek to achieve a given dream, and when you do, never get into the comfort zone but set a higher dream target to aim for. Never get comfortable, Never settle at a financial plateau. Aim higher always.

82

To Be Money WiseR is to love what you do and work diligently even in the event that you were not paid for it.

83

To Be Money WiseR is to seek wise counsel from those with experience in our areas of interest, in addition to more research and ultimately creating an outstanding innovation that provides greater insight into the given aspect.

84

To Be Money WiseR is to carry our Business in a manner that is truthful and upright, exchanging quality products for a value that is worth it.

85

To Be Money WiseR is to work as a Government or Political official who serves the nation diligently and with integrity.

86

To Be Money WiseR is to plan for your salary and survive within your means throughout the month without unnecessary borrowing.

87

To Be Money WiseR is to believe in yourself and know that you are naturally equipped with the ability to fulfill your dreams as long as you seek to acquire sufficient knowledge to know how to act accordingly.

88

To Be Money WiseR is to have expertise and be professional in the execution of your responsibilities at all times.

89

To Be Money WiseR is to always monitor what one invests in or decides to do and therefore seek to oversee all activities you set out to do not just as a short term obligation but as an initiative aimed at sustainable growth.



“Check the things in your house at least every 3 – 6 months, sell or donate whatever you don’t need and use.”

- **Tilda Nabbanja T.**

90

To Be Money WiseR is to be original and innovative thus creating leading, imaginative and unique concepts.

91

To Be Money WiseR is to value networking by maximizing synergies, partnerships and interactions with productive and focused people and organizations.

92

To Be Money WiseR is to strive for excellence in all you do by adhering to executing outstanding work and exceed expectations in all assignments and activities.

93

To Be Money WiseR is to be youthful by preserving your energy, creativity and free will like the youth, and to empower the youth to seek to reach their full potential.

94

To Be Money WiseR is to have the wisdom to always seek to acquire more knowledge and make prudent decisions in life.”

95

To Be Money WiseR is to operate with the highest level of integrity to ensure that in all you are involved in, you act with wisdom, truthfulness and uprightness.

96

To Be Money WiseR is to have solidarity and know that together, while harnessing the contributions as per each individual’s ability, we can collectively achieve more.

97

To Be Money WiseR is to acquire experience by working towards improving our knowledge and capability to excel in our given professions or line of business and to be the masters in our line of work.

98


To Be Money WiseR is to relate respectfully and responsibly and therefore value healthy and developmental associations and relationships founded on strong family and religious values.

99

To Be Money WiseR is to acknowledge that one needs to read more to know more.

100

To Be Money WiseR is to become a member, partner, Sponsor or well wisher of Be Money WiseR! Let's Be Money WiseR!

A portrait of a smiling Black woman with her hair styled in a high bun with braids. She is wearing a dark grey blazer and has her hand resting on her chin. The background is a soft-focus outdoor setting.

“Make money to invest when younger, so that you earn money to spend when older.”

- Tilda Nabbanja T.

You can join us by:

1. Donating to the Be Money Wiser Foundation.
2. Discussing on the Be Money Wiser Whatsapp Group.
3. Watching our clips on Be Money Wiser's: YouTube & Facebook.
4. Saving more in our Be Money Wiser Piggy Banks.
5. Reading our Be Money Wiser e - books and online materials.
6. Attending our Be Money Wiser Weekly Talks.

7LET'S BE MONEY WISER!



TILDA NABBANJA T.

This book has the 100 Ways To Be Money Wiser which were developed by Tilda to sum up pertinent aspects that people needed to be aware of so as to attain a financially fulfilled life.

If followed, one can improve their financial discipline, acquire better financial wellbeing and live a happier life!

Let's Be Money Wiser!

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