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18 There could be affiliate links on this site, which means that we get a small commission of everything you buy. As an Amazon Associate, we earn with qualifying purchases. Please do your own research before making an online purchase. Want to do something cool in 2020? One of the best ways to use your free time in the coming year is to learn a new skill. Just think of the most successful people in the world. Those who are consistently successful are the ones who are best able to learn new skills. Successful people commit themselves to devoting their free time to the pursuit of learning (rather than multiplying in front of the TV. And they are sticking to their learning promise. Against this background, there are countless things you can learn in your free time. This list puts a number on this list and shares with you 101 valuable things to learn that will improve your life - both personally and professionally. With this list, it won't be difficult to find these new skills to learn, it will be difficult to narrow down your list of what you want to learn. In the following article, we discuss 101 new skills that you can learn (with one hour of dedicated time per day) that can dramatically improve your personal and professional life. And if you want a few resources that can teach you all the skills on this site, then I recommend checking out these platforms to learn any skills. Let's get to the new skills to start learning today! Don't have enough time to read the entire post? This post is quite long. So if you don't have time to read it, then we've simplified this list into a list of courses, everyone teaches a great skill that you can master for the coming year. Here are the favorites that other readers love... Resource What is it all about? Become superLearnerLearn Speed Reading & Boost MemoryLearn faster and more effective by harnessing the capabilities of the world's fastest readers and record holders. BabelSpeak a new language with confidenceAn app that simplifies the way you use a new foreign language Ted's Woodworking 16,000 woodworking plans and projects with videos Pianoforall The ingenious way to learn piano and keyboard... months. The Ultimate Drawing Course Beginner to AdvancedLearn the #1 most important building block of all art Complete guitar system Beginners to advanced all-in-one guitar course with a proven step-by-step learning system Photography Masterclass Your complete guide to photographyThe largest Online Professional Photography Class: How to Take & Sell Photos for Beginners &amp; Advanced Photographers Humor Writing How to Think, Write, Speak, and Be Funnier Ideal for writing Public Speaking: Learn the techniques professional humorists use to consistently funny comedy the platform largest & most popular PhotoShop course My largest PhotoShop course - Become an expert in PhotoShop without experience or prior knowledge - anyone can do it Ninja writing the four levels of writing Mastery Turn Your Business Writing, Blogs, Books &amp; amp; amp; in Masterpieces Master Planning Plan Your Day, Week, Month, Quarter & amp; amp; Year 5-in-1 Course Bundle: Get the Ultimate System for Planning Your Well-Rounded, Quarter and Year in 60 Minutes Each General Skills to Learn (The FUN and USEFUL Skills) The general skills are a mixed bag. They do not fall into a certain category of life skills to learn. These are the skills we often think of when we want to learn something new, but never invest the time and effort to actually learn it. Learning new skills can be useful, fun, and are often great at making a week/month person. Who doesn't want to be able to play guitar, repair a car, cook a 5-star menu, grow a lush garden and protect themselves with martial arts? 1. Speed Reading How much more work could you do if you were able to complete all the required reading results in a third of the time? Or even half the time? Speed reading is basically learning to understand the basic principles of the human visual system, allowing you to eliminate inefficiencies in your reading and increase the speed at which you read while also improving your retention. Even slight improvements in reading time can save a lot of time in the long run. And many people report massive increases in reading speeds after the build-up of speed reading capability. Resource: Become a super learner Also, if you want to read a quick primer on speed, Tim Ferriss has a quick video that teaches a few basics of the process. 2. Speak a new language You've probably heard this before... Learning a new foreign language can deliver a number of amazing results in your life. You can use language learning to: Travel to fun places and actually talk to locals!Challenge yourself to learn some fun!Advance your career opportunities Now the challenge when learning a new language was always how to use the time and which learning platform. Well, this app can simplify your attempts to learn a language. 3. Basic Home Repairs I am not an expert at home repairs, but I would argue that most people should learn the basics to keep their own home in top shape. One of the best reasons to learn how to do basic home repairs is because someone coming to do them for you is incredibly expensive and time consuming. There are several resources online to get you through some basic home repairs, such as DIY Pete and Home Made Modem. You can also learn how to do some specific projects with DIY Homestead projects and even Home Depot. And if you want a simple resource to learn how to use a DIY projects, then be sure to check Ted's woodworking course. 4. Learn how to draw is actually a basic skill that we were all born with. While we need to learn to read and write, people are actually born with the natural ability to draw. Drawing is essential for human survival because it is a form of communication that everyone can understand, no matter what language one speaks. Toddlers begin to draw they begin to read or write and continue to do so throughout life. Take a drawing course where you draw like a professional in no time, perfect your skills and express your creativity with drawing. Resource: Ultimate Drawing Course Beginner to Advanced 5. Basic car repairs car repairs can quickly drain your wallet, but there are a lot of repairs that you can actually do yourself if you take the time to learn new skills. Even if you don't have technical skills, you can still do things like changing your oil, fixing fuel lines, and changing generators. This can help you save time and money. Watch this video channel and this video channel to learn how to perform some of your own basic car repairs. It can also help you learn a little more about problem solving. 6. Organize and declutter Your Home Have you heard of the Kon Mari method of decluttering? It is currently the hottest and most popular method of house decluttering. The Kon Mari Method was developed by Marie Kondo, who owns a company in Tokyo, where she teaches her method of helping people transform their homes into peaceful and inspiring spaces. It starts by discarding things you no longer need in your home, and then organizing what's left. A clean home will help you destress your life and live in a place free of disorder. The class linked below is actually taught by Marie Kondo herself. Even if you've read your popular book, this organizational training (in video format) shows many of their cleaning methods that are hard to follow in the book. (Like their folding method) Resource #1: Learn Home Organization by MARIE KONDO Resource #2: 15 Books on Organizing, Decluttering, and Simplifying Your Life And here's a talk Marie Kondo gave at Google, where she talks about her book The Life-Changing Magic of Tidying Up and the many benefits that come from decluttering your life. 7. Master PhotoShop Everyone should know some PhotoShop basics. Learning PhotoShop is an important tool if you want to work in graphic or web design or just use it at home for your own images. Because it's such a valued skill, it's great to be able to add it to your resume as well. It's also important to learn PhotoShop if you're working in a handy marketing role. For example, when you create flyers, email newsletters, or brochures, photoShop helps you optimize your creations and retouch your images. PhotoShop actually provides some resources to help you get started. But if you want a bit more hands-on training, The Linked course offers over 30 hours of video training that makes you a PhotoShop expert. Resource: Master PhotoShop Skills 8. Can you play the guitar Can learn to play guitar, change your well-being? Research actually shows that guitarists' brains work slightly differently from everyone else's. The process and art of learning to play the chords on a guitar and read notes can open up new neural paths and the brain in a positive way that can lead to cognitive benefits. If playing guitar has always been a dream, or if you're looking for a skill to build from scratch, check out this guitar training course, which is done for beginners but taught by experts. It removes many barriers when learning the guitar. You will find yourself playing recognizable melodies in hours instead of months. Resource: Complete guitar system: Learn guitar easily. 9. Photography One criticism that is often heard today is that people spend too much time photographing their experiences instead of living them. However, the photographers play an important role in keeping people to remember and giving the rest of the world an insight into their lives while telling a story. Everyone should learn some photography because it offers several advantages. It is a fun hobby and can help you grow as a person by cultivating creativity. (Check out this list of other creative hobbies to take!) In the photo masterclass linked below, you can learn a complete guide to photography with 15 hours of training. It will teach you everything from understanding how your camera works to the equipment you
need. It also gives you tips for selling your photos. Resource: Master Photography Skill And if you want a quick overview of the basics of photography, this video tutorial covers certain elements such as ISO settings, aperture and shutter speed. 10. Gardening in How green are you? You've tried growing herbs in your garden before, but you've never really made it. You're not a natural gardener, but you want to learn a skill you can use as a hobby or as a business. You can learn to grow your own flowers, herbs, vegetables and more, you can save a lot of money and have a nice farm to see. Also, eating food directly from your garden is the healthiest way to get the nutrients your body needs. Here is a helpful video about growing your own greens to create your own healthy salads. This video takes you on a garden tour in Southern California. Finally, take a look at this video to learn more about organic gardening. 11. Learn to cook like a PRO While it is certainly one thing to be able to create a four-course menu at the last minute, it is another to be able to make at least a decent pasta dinner, a nice pot of soup and a winning batch of chocolate chip cookies without the help of a box. Having the ability to cook well will help you for your whole life. Firstly, you will be able to know what goes into your food and therefore what goes into your body. You control how much fat and salt flows into your dishes to create a healthy diet for yourself and your family. Also, you can impress your friends and family when you have them for dinner, even if you just do something simple. After all, you save a lot of money when eating at home compared to eating in a restaurant. You can prepare enough food at home to have leftovers for lunch the next day and even freeze meals for a future dinner. An An Start, try this online service that helps you plan meals based on your eating habits, your cooking style, the number of people in your family and the grocery stores you visit frequently. In addition to a weekly menu, it also offers a detailed food list. More Resources: Essential Cooking Skills | Healthy Cooking Basics | Cook Real Food: How to Make Simple Herbal Meals | Interactive Thai cooking course 12. Learning to play a musical instrument, often a piano or a guitar is on the list of many people. The problem with learning these instruments is the perceived high barrier to learn the new skills of playing these instruments. Many people have tried traditional methods to learn these skills and have been turned off by walking slowly through the basics and learning exciting melodies like rudder, row, rowing your boat to play. The Pianoforall course is different. It starts with the basics and the basics, but how to learn them by playing exciting modern piano songs. With this method of learning, you will love to play the piano and will want to show off your skills after just a handful of hours of teaching and practice. Resource: Master Piano Playing And here's a video that shows how to play the piano easily. 13. Learning Basic Self-Defense Nothing feels better than being sure that you can take care of yourself, whether it's mental, financial, or physical. Being able to protect oneself physically in all situations is a reassurance that can only be gained through self-defense classes. While many people automatically think of women and children when they think about self-defense, it really is a skill for everyone. The key is to find your favorite martial art and learn some basic self-defense skills from a class. And if practicing martial arts isn't something you can do at this time, then perhaps it would be best to invest in a 9mm pistol and go in the row to practice. Just don't forget to have the right hearing protection. 14. Make your own furniture and decorations If you are like me, woodworking seems like a dream. I remember my grandfather making fancy wooden decorations. I remember my father building a deck to our home as a little boy. But everything I tried turned out to be a big mess. I think the woodworking game has slipped a generation with me. It's a skill I don't seem to have. That's why I'm so fascinated by this woodworking course. It divides the process into simple steps and offers many plans. It makes large woodworking projects seem so simple that even someone like me with zero woodworking skills could have a chance of success. Resource: See some of the amazing things you can do with woodworking. 15. Master Tai Chi Learning Tai Chi is ideal for your body and mind. This practice can help alleviate natural health conditions associated with aging and help people of all ages and release the nervous tension. The main benefit of Tai Chi is its ability to mitigate the effects of stress. Learning Tai Chi teaches the six principles of the river and gives grace and flow to the practitioner. Learn more about this healthy form of exercise that reduces stress, creates confidence, imparts grace and strength, helps you live longer and helps your mind achieve a state of clarity. Resource: Mastering Tai Chi Even if you want to learn the basics of Tai Chi, here's a great free 25+ minute video that will help you learn the skills of Tai Chi by Dr. Paul Lim. 16. Perform Basic Dance Moves (For Guys) guys, how embarrassing is it to go to a club and try to impress some ladies and end up looking completely unreliable and shy on the dance floor? I was there. Trying to make some fancy moves - but just looking like a spastic monkey. Or worse, sitting on the sidelines, afraid to meet people and have fun. But with a few good movements in the back pocket will give a long way to help your confidence. That's why I think basic dance moves can be an important skill to learn. To get started, here's a funny (but helpful) video of how not to dance like a dork. Resource: Learn some basic dance moves 17. Become a reader This is a skill that I would say is the most important of all the skills on this list. When you read, even if it's just fiction, learn and your worldview of your worldview. You visit places you might never see and learn about skills you would never otherwise take the time to learn. Make a habit of reading things through. Articles, blurring, designs, books and material volumes are worthy of your time. How good the information is depends directly on how informative that you read it. Reading comic books, for example, is worthwhile, but not as good as reading a good non-fiction text on a subject you are interested in. In my personal role, read a nonfiction book to learn for every book I read for fun. And if you want a quick way to digest many books, try this app that offers detailed book summaries that lasts only 10 minutes of your time. Resource: 200+ Best Self Help Books (or How to Never Run Out of Good Things to Read) 18. Changing a flat tire Flat tire are either stupid inconveniences or serious problems. The difference between the two is often in the ability to fix them quickly. Even with improvements in tire technology and spiget tyres, everyone gets a flat tire from time to time. And of course Murphy's law ensures that these flat tires come at the most difficult time. Don't rely on a car service to repair your spare tires. It's a very simple process and keeps you from relying on others. In addition, learning the ability to change your own flat tires can save you a few dollars in spending. Resource: How to change a flat tire that prevents a visual walkthrough? Here's a short video that lays out the basics of a flat tire. 19. Gain the ability of humor you are trapped on a deserted island with two people. You're angry, and you're funny. Almost everyone would prefer to get stuck with the guy with a good sense of humour while the annoying one is back in camp. The ability to be humorous is rooted in the ability to recognize absurdity, chance, circumstantial, irony, language choice, and emphasis. These skills are useful in a wide range of situations, from social interactions to professional settings. Resource: 14. How to be a stand-up comedian, before you get to a vegan community. Resource #1: How to write, write, speak and be funnier. #2: 15 Hilarious Ways To Be Funny 20. Start a Dead Battery Someone on this planet, right in that second, has a dead battery. Worse still, they probably don't even have jumper cables. A dead battery is not as easy to replace as a flat tire because it naturally requires another person. (Unless you have one of the new battery Powerpack jumper cables.) But what if the other person only has the battery to offer? Or do you not really know how to set up the cables? Will you be ready to attach the cables, go through the movements and put your car into operation? Or will you be left standing at the side of the road? This is another simple skill that every single adult should know. And here is a short video tutorial on how to start a car. Resource: How to Start a Car - The Complete Guide 21. Learn to Start a Fire (Somewhere) When you're in the wild is one of the most important resources is Fire. You need fire to clean water. You need it for heat. They need it to deter wild animals. Most people think it's hard to start a fire from scratch-something that can deter survivors with years of learning experience. Starting a fire without matches is probably the limit of my personal Waldmann skills. (And I'm admittedly slow to fire.) I know that I am miserably unprepared for any kind of major global crisis. But as with most things, there is training that I can take to that I need in the unthinkable happens. I am an optimist. I do not like to end up with any doomsday prophecies (as we know them), and I generally do not believe that they will end due to currency crisis, war, chemical/nuclear/biological attacks, unnatural weather phenomena or other disaster situations. But the fact is that we live in a world where these things can happen. I don't think it's ever going to happen. But it would be nice to have some understanding of what to do and how
it could help my family survive if the unthinkable and the unavoidable ever happens. Resources: Basic Survival Concepts | Emergency Life Support | Personal Emergency Planning (Coronavirus - COVID-19 Edition) 22. Sewing, sewing and patching. Sewing, Sewing and Patching is an excellent skill because it is as versatile as it is useful. Although I was generally considered feminine, there is nothing feminine about saving an expensive pair of trousers from destruction. The short course below will give you the basic skills of sewing, using sewing machines and even a few advanced techniques to take you to the next level of sewing. Resource: Sew 101 24th meeting and win a perfect life partner Most people want to find love at some point in their lives. However, it can sometimes seem impossible to find this perfect soulmate. They are out there, but you have to be able to have the confidence and social skills to be attractive to them when you meet them for the first time. If you are shy or have some doubts about your self-confidence, but it is important to learn how to overcome these things if you want to be able to sit out there and meet someone special. Learning how to get to know and attract a perfect life partner is important for many people to live a fulfilling life. If shyness or social anxiety prevents you from meeting this perfect person, the training below will be a safe fire, must-have, or social anxiety will keep you from meeting this perfect person, the workout below will be a safe fire, must-have. Resource #1: Simple Steps to Overcome Shyness & Cure Social Anxiety Resource #2: 35 Places to Meet New People Resource #3: 371 Deep Questions to Ask to Know Someone Deeply 25. Perform the Heimlich Maneuver You are in the middle of a crowded restaurant, and a man suffocates on his dinosaur chicken nugget. Not only is he embarrassed to eat chicken dinosaurs, but he could also die. His only hope is that someone knows the Secret around him. The technique is simple, and anyone can learn it with a little care and research. This is a skill that every single adult should not only know, but he has also practiced until it is second nature. Learning this skill could save only one life. Resource: Choking: First Aid And here's a quick video showing the basics of performing the Heimlich maneuver. 26. Performing CPR CPR is another skill that every adult should not only learn, but have practiced many times. Time to learn this skill is not when it is your child or father who needs CPR, but in your own free time. CPR, or heart-lung resuscitation, is the simple art of knowing how to jump someone's heart and lungs with a little of your own air and energy. This is an absolute must-have skill in emergency situations, and it's one of the first things that are professional emergency medical transporters. It is also an easy ability to learn, but the potential payback is immense. Learning this new skill could easily keep a loved one alive until first responders arrive. Resource: Heart-Lung Resuscitation (CPR): First Aid Mental Skills All skills to learn are not funny things like learning to play guitar, speed cup stacking, or learning a new foreign language. Some of them are far more useful skills than that. For example, you learn how to learn. As you learn the intricacies of learning, all the skills or knowledge you learned afterwards will be learned a little faster and easier, as you fully understand the process of learning new skills. Many of the mental skills to learn are these. They build on basic skills that will help you learn more, do more, achieve more, or generally succeed in life. Want to learn how to improve your learning? Check out my book: Develop to Expert 27. Ask the right questions The first and most important spiritual skill that every person can learn in their life is to know how to ask the right questions. Many people are looking for answers to questions they have never asked before. When we ask ourselves the right question, we cut off every chance of wasting our precious time in seeking what is not what we really need. A good way to notice this ability is to constantly ask yourself: What is the best question I could ask myself? How do I get what I want? Resource: How to ask better questions 28. Find what you and/or your passions It is a shame thing to start a conversation if you are not really interested in something. You deny all your listeners your better self. Likewise, it is a shameful thing not to act, to work and to behave in a way that really interests you. It won't be the real you if you don't really care. That's why it's important to really take care of your work, relationships, success, your future and the rest of the laundry list. Find things in life that keep your attention and that you do. Passion for the things you do can be a bit banal... But it's true. If you really get behind the things you do, then it won't be a task to sustain the learning process for new skills, but something that you actively pursue. Resource #1: Find Your Life Purpose Resource #2: Discover your Passion Resource #3: 5 Steps to Discover Your Purpose 29. Use Critical Thinking Critical Thinking is the ability to have chances of success by using a higher sense of thought. Critical thinking is a means of separating the good from the bad and resisting the urge to believe what you see or hear. Investing money is the art of cutting the urge and resisting the urge to spend money on your future profits. All these are essential survival skills. Resource: 17 Healthy Ways to Fall asleep Faster Resource #2: 28 to improve your sleep 59. Aromatherapy aromatherapy uses do and even save money for an investment, a property or a future, something special. (For more information, see the article on 26 better money habits.) 42. Create a personal budget You need to set up for financial success in the future. If you're spending beyond your means, be prepared to accumulate debt and develop a bad credit rating. Budgets are much easier to make with some good software to back it up. I recommend you to check Mint to help you create a personal budget that is appropriate for your income and lifestyle. STEMI is a great system that connects many important services that help you create (and manage) your budget. If you're clueless about what a budget is, how to make an S-budget that works, and how to manage a budget once you have one, I recommend you look at this class for basic budgeting below. Resource: Personal Budgeting 43. Make purchases and get cash back One of the big problems in our credit-heavy company are all the small fees you pay. You pay to get money from an ATM. Sometimes you pay a small fee to have a credit card. You high fees if you are too late with payments. And of course you pay interest on your purchases. It can be nice to reverse that by getting cashback from your purchases. One of the best ways to make money and save is for an app to do it automatically for you when making purchases that you make every day anyway. To get started, we recommend the M1 cashback card, which also helps you make smart investment decisions. Resource #2: Checking the Digit Money-Saving App 44. Track Receipts Tracking Receipts is one of the keys to keeping a good budget. These days do not have to provide every document. You simply need a system to store your receipts. I take photos of all my receipts with my phone and save them to Evernote (if/when I need them). There are even simpler methods. With software like Neat, you can track your receipts and documents. The software extracts the most important information from your receipts and integrates them into accounting and business software to simplify your working method. This will help you keep your finances organized. To use this, it is best to have a NearReceipts Mobile Document Scanner so that you can scan all your purchases while you make them. The software will then organize them for you. 45. How to repair credit If you are in a financial bind, you need to restore your balance to be able to make large purchases in the future such as a house or a car. It's important to learn how to repair your balance if you're in a situation where you don't have the balance you need to buy something that's important. The simple answer to repairing loans is to do business with defunct loans, get the huge mix from your credit balance, and use a few advanced techniques to take you to the next level of sewing. Resource: Sew 101 24th meeting and win a perfect life partner Most people want to find love at some point in their lives. However, it can sometimes seem impossible to find this perfect soulmate. 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And of course you pay interest on your purchases. It can be nice to reverse that by getting cashback from your purchases. One of the best ways to make money and save is for an app to do it automatically for you when making purchases that you make every day anyway. To get started, we recommend the M1 cashback card, which also helps you make smart investment decisions. Resource #2: Checking the Digit Money-Saving App 44. Track Receipts Tracking Receipts is one of the keys to keeping a good budget. These days do not have to provide every document. You simply need a system to store your receipts. I take photos of all my receipts with my phone and save them to Evernote (if/when I need them). There are even simpler methods. With software like Neat, you can track your receipts and documents. The software extracts the most important information from your receipts and integrates them into accounting and business software to simplify your working method. This will help you keep your finances organized. To use this, it is best to have a NearReceipts Mobile Document Scanner so that you can scan all your purchases while you make them. The software will then organize them for you. 45. How to repair credit If you are in a financial bind, you need to restore your balance to be able to make large purchases in the future such as a house or a car. It's important to learn how to repair your balance if you're in a situation where you don't have the balance you need to buy something that's important. The simple answer to repairing loans is to do business with defunct loans, get the huge mix from your credit balance, and use a few advanced techniques to take you to the next level of sewing. Resource: Sew 101 24th meeting and win a perfect life partner Most people want to find love at some point in their lives. However, it can sometimes seem impossible to find this perfect soulmate. 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This is an absolute must-have skill in emergency situations, and it's one of the first things that are professional emergency medical transporters. It is also an easy ability to learn, but the potential payback is immense. Learning this new skill could easily keep a loved one alive until first responders arrive. Resource: Heart-Lung Resuscitation (CPR): First Aid Mental Skills All skills to learn are not funny things like learning to play guitar, speed cup stacking, or learning a new foreign language. Some of them are far more useful skills than that. For example, you learn how to learn. As you learn the intricacies of learning, all the skills or knowledge you learned afterwards will be learned a little faster and easier, as you fully understand the process of learning new skills. Many of the mental skills to learn are these. They build on basic skills that will help you learn more, do more, achieve more, or generally succeed in life. Want to learn how to improve your learning? Check out my book: Develop to Expert 27. Ask the right questions The first and most important spiritual skill that every person can learn in their life is to know how to ask the right questions. Many people are looking for answers to questions they have never asked before. When we ask ourselves the right question, we cut off every chance of wasting our precious time in seeking what is not what we really need. A good way to notice this ability is to constantly ask yourself: What is the best question I could ask myself? How do I get what I want? Resource: How to ask better questions 28. Find what you and/or your passions It is a shame thing to start a conversation if you are not
really interested in something. You deny all your listeners your better self. Likewise, it is a shameful thing not to act, to work and to behave in a way that really interests you. It won't be the real you if you don't really care. That's why it's important to really take care of your work, relationships, success, your future and the rest of the laundry list. Find things in life that keep your attention and that you do. Passion for the things you do can be a bit banal... But it's true. If you really get behind the things you do, then it won't be a task to sustain the learning process for new skills, but something that you actively pursue. Resource #1: Find Your Life Purpose Resource #2: Discover your Passion Resource #3: 5 Steps to Discover Your Purpose 29. Use Critical Thinking Critical Thinking is the ability to have chances of success by using a higher sense of thought. Critical thinking is a means of separating the good from the bad and resisting the urge to believe what you see or hear. Investing money is the art of cutting the urge and resisting the urge to spend money on your future profits. All these are essential survival skills. Resource: 17 Healthy Ways to Fall asleep Faster Resource #2: 28 to improve your sleep 59. Aromatherapy aromatherapy uses do and even save money for an investment, a property or a future, something special. (For more information, see the article on 26 better money habits.) 42. Create a personal budget You need to set up for financial success in the future. If you're spending beyond your means, be prepared to accumulate debt and develop a bad credit rating. Budgets are much easier to make with some good software to back it up. I recommend you to check Mint to help you create a personal budget that is appropriate for your income and lifestyle. STEMI is a great system that connects many important services that help you create (and manage) your budget. If you're clueless about what a budget is, how to make an S-budget that works, and how to manage a budget once you have one, I recommend you look at this class for basic budgeting below. Resource: Personal Budgeting 43. Make purchases and get cash back One of the big problems in our credit-heavy company are all the small fees you pay. You pay to get money from an ATM. Sometimes you pay a small fee to have a credit card. You high fees if you are too late with payments. And of course you pay interest on your purchases. It can be nice to reverse that by getting cashback from your purchases. One of the best ways to make money and save is for an app to do it automatically for you when making purchases that you make every day anyway. To get started, we recommend the M1 cashback card, which also helps you make smart investment decisions. Resource #2: Checking the Digit Money-Saving App 44. Track Receipts Tracking Receipts is one of the keys to keeping a good budget. These days do not have to provide every document. You simply need a system to store your receipts. I take photos of all my receipts with my phone and save them to Evernote (if/when I need them). There are even simpler methods. With software like Neat, you can track your receipts and documents. The software extracts the most important information from your receipts and integrates them into accounting and business software to simplify your working method. This will help you keep your finances organized. To use this, it is best to have a NearReceipts Mobile Document Scanner so that you can scan all your purchases while you make them. The software will then organize them for you. 45. How to repair credit If you are in a financial bind, you need to restore your balance to be able to make large purchases in the future such as a house or a car. 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