

CARE Core Values

Hon. John C. Ninfo, II (ret.)
U.S. Bankruptcy Court (W.D.N.Y.); Rochester



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Hon. John C. Ninfo, II

CARE Founder

U.S. Bankruptcy Court (W.D.N.Y.) (ret.)



Top Ten Lessons

1. Don't use credit cards to buy "stuff" you can't afford.

2. Cash is King.



Top Ten Lessons

3. Budget to control your spending, or it will control you.

4. You need a good credit history, or there will be consequences.



Top Ten Lessons

5. Save if you want to do priceless things and live richly.

6. Money Matters.



Top Ten Lessons

7. Don't make wants, wishes, luxuries and conveniences "False Needs."

8. Don't make anticipated expenses "False Emergencies."



Top Ten Lessons

9. The only “Good Debt” is debt that you can afford to repay and have a plan to repay.
10. Get the best value for every dollar you spend or borrow for an education, and minimize student loan debt.



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