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The 10% Plan for Life

by **Ralph Milano**

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This is a savings plan for people starting out in life. A step by step guide for the seventeen year old going from high school, to college and then their first job. It covers saving plans, stocks, credit cards, insurance and how to avoid scams.

I started work in 1968 after two years in the army, 16 of those months were overseas. I attended St. Peter's College in Jersey City, NJ at night, earning a B.A. degree. While going to school at night, I was employed at a major fortune 500 company during the day. This is where I found ways to save money through company plans such as: 401 k, pension plans, profit sharing plans, stock and dividend plans.

This is when I came up with the idea that you need a plan in life. After studying all of these plans, I came up with the plan for me which I will gladly share with the students of America.

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