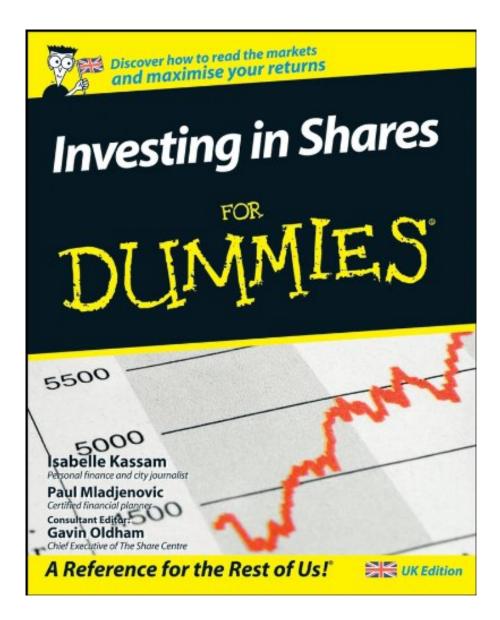


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### About the Author

Isabelle Kassam is a journalist and media trainer. She was the City Editor and Personal Finance Editor on The Sun and contributes to national newspapers.

Paul Mladjenovic is a certified financial planner, writer, and public speaker.

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