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~~How Finance Has Changed with the Times~~

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The break-even point - when your car's value matches the remaining debt - can be an excellent time to change because it won't cost you anything. This only tends to happen in the final year of a PCP agreement, as seen in the diagram below. In some cases your car may become worth more than the remaining debt.

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Lots of people change their wills when they have children, grandchildren or when their financial situation changes. Depending on what sort of change you're making, you should either add to your will or write a new one.

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Your Money or Your Life - and everything you find here - is rooted in transforming your relationship with money, not just changing your money habits. The goal is to find and have "enough" (and then some) rather than always seeking "more". This work requires rigor, honesty and a radical willingness to change.

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