

Angela Marie Kovacs Educates Clients on Smart Money Habits for Better Living

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/EINPresswire.com/ -- [Angela Marie Kovacs](#), an experienced personal finance expert is using her knowledge to inspire her clients to imbibe smart money habits that will improve their lives. From 2005-2011, she worked in the real estate and property industry, helping clients build credit to get approval for new rental properties. She also used the same knowledge to help her clients when she became a personal trainer.

While promoting physical wellness, she realized how important personal connection and communication are with clients. That's where she got the inspiration to start her company Credit Repair Gal™ in 2019, dedicating her life to helping clients build good credits so they can live their best lives.



Angela Marie Kovacs

[According to Angela Marie Kovacs](#), smart money habits are one of the most important things to help people build good credit and increase wealth. However, this habit is a lifelong effort that requires commitment and personal sacrifice. She also believes that to build a strong financial lifestyle, people must commit to daily money management habits.

She believes smart money habits include always having a budget for any expenses. Budgets help people plan and stick to it, thereby avoiding unnecessary or lavish spending that may negatively impact their credit score. She also believes people must find ways to avoid or eliminate debts. Having too much debt can hurt credit scores and make it impossible or difficult to take advantage of many growth opportunities.

Major purchases are inevitable for most people. Angela Marie Kovacs advises that people should take the responsibility to pre-fund these purchases to avoid going into debt when ready to buy. Setting up an emergency fund will also help solve serious financial challenges. Most people will be financially okay unless they face an unexpected emergency problem, especially relating to health. Pulling cash from an emergency fund at such a period will help reduce the negative impact that may damage their credit score.

Savings automation, using banking alerts, and acquiring financial and money knowledge can also increase opportunities. There are also huge opportunities in investing when done properly. Angela encourages her clients to seek advice on smart investment opportunities that will yield results.

Getting a good credit score is possible but people must be ready to put in the work. Most of these habits mentioned above may not be easy to adhere to but they are necessary for success in this journey of financial freedom. Practice makes perfect. [Angela Marie Kovacs states](#) people must practice these smart money habits every day until they get used to them.

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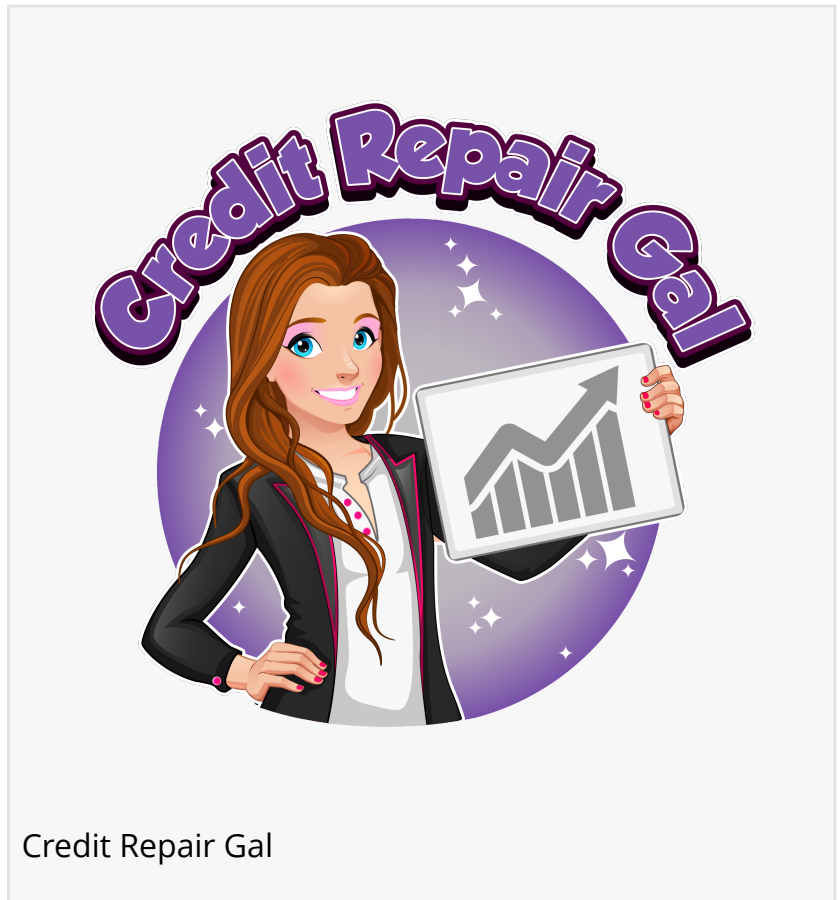
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Credit Repair Gal

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