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Author Bio: Sam started Financial Samurai in 2009 to help people achieve financial freedom sooner, rather than later. He spent 13 years working in investment banking, earned his MBA from UC Berkeley, and retired at age 34 in San Francisco. Sam's favorite free financial tool he's been using since 2012 to manage his net worth is Personal Capital. ...Credit Counseling Services. Credit counseling services provide various resources to help solve your money problems. From starting a budget to educational programs on money management, counselors discuss your entire financial situation and help you develop a personalized plan. We have a huge collection of solutions and testbanks. We have been uploading solutions and testbanks but the product you are looking for may not have been uploaded yet. The Forum: Please note: All letters submitted to The Forum are subject to editing by the publisher at his discretion. Editing will be done in regards to length, clarity, grammar, libel and good taste. The existence of this page does not give any letter writer free rein to publish anything that does not meet submission standards.