

# Wealthy Choices

The

# 7 Competencies of Financial Success

**Getting  
What You Want with  
What You Have**

**Dr. Penelope S. Tzougros, chFC, CLU**



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## The Seven Competencies of Financial Success

Penelope S. Tzougros, PhD, ChFC, CLU

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*Mom Dad Joseph John Ann Elaine Nancy*

*Your personalities, love, wisdom, humor,  
and unflagging encouragement  
nurtured a little Penny and gave me a treasury  
that bursts with abundance.*

*For all your gifts, my beloveds, in the coin of words,  
I offer thank you and alleluiah!*

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