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2. Includes areas of personal finance that are often overlooked such as point optimization.

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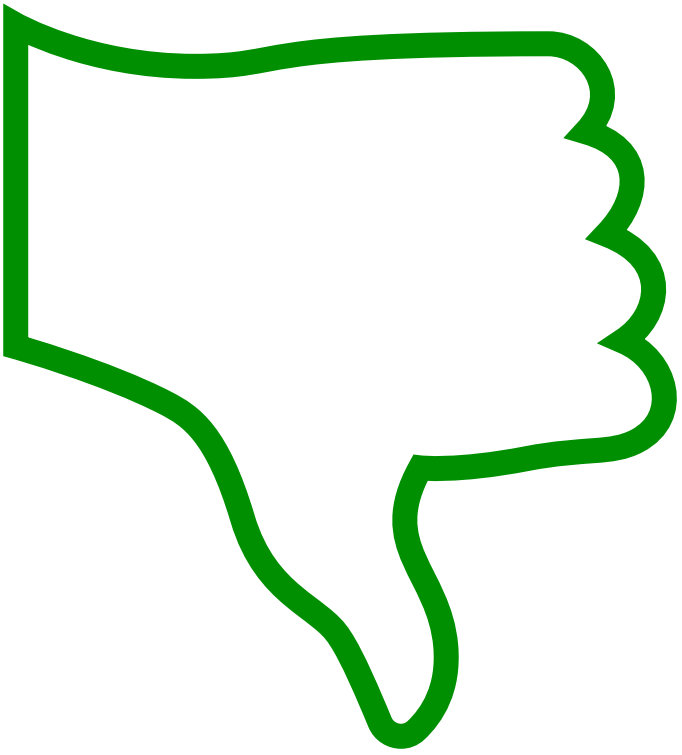
2. Requires a lot of time and experimentation from the user



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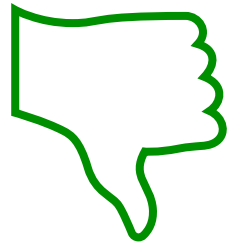

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Excitement Level