Vernon Williams shared his money-saving tips on how to achieve financial success. He advised people to save time when looking for a mortgage by getting several homeowner insurance quotes and comparing rates from top companies. He advised having the top homeowner insurance companies competing for your business.

The major focus of Mr. Williams’ presentation came from his latest book, *3 Rules That Guarantee Financial Success*. He spoke about identifying what is really important to you, directing your spending in a way that will help you achieve what is important to you, and eliminating expenses that prevent you from achieving what is important to you.

Rule one is to set your goals in writing. Financial goals need to be written, achievable, relevant, and time definite. Rule two requires spending according to your goals by developing a spending plan for each pay day. Rule three is to cut expenses. Don’t pay more than you need to. Look for ways to cut expenses, keep goals visible, examine expenditures, ask tough questions, and use cash. Your written goals should serve as a road map, and as a constant reminder. Separate your needs from your wants. Other tips included paying off credit cards, improving your credit score, and getting several homeowner insurance quotes for the same coverage. Homeowner insurance prices can vary by hundreds of dollars, so it pays to comparison shop.