

THE PRACTICAL GUIDE EVERY
YOUNG PROFESSIONAL SHOULD READ
BEFORE INVESTING THEIR FIRST RUPEE



PREVIEW
EDITION

FIRST CHAPTER
FREE EDITION

MY FIRST SALARY, MY FIRST INVESTMENT



PRACTICAL
EXPLANATIONS



REAL LIFE
EXAMPLES



SIMPLE
STRATEGIES



ACTIONABLE
STEPS



BUILD A SECURE
FINANCIAL FUTURE



Your Journey
to Wealth
Begins with
One Decision
Today!



- ✓ Earn Wisely
- ✓ Save Smartly
- ✓ Invest Early
- ✓ Grow Consistently
- ✓ Achieve Financial Freedom

MADHAVI VADDESWARAPU

FOUNDER, MADHAVI AI WEALTH ACADEMY



EDUCATE



EMPOWER



INVEST



TRANSFORM

MY FIRST SALARY, MY FIRST INVESTMENT

Preview Edition

The Practical Guide Every Young Professional Should
Read
Before Investing Their First Rupee

By

Madhavi Vaddeswarapu

Founder, Madhavi AI Wealth Academy

*Empowering Young Professionals to Build Wealth Through
Financial Awareness • Smart Investing • Disciplined Habits*

www.madhavaiwealthacademy.com

First Preview Edition – 2026

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My First Salary, My First Investment — Preview Edition

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This Preview Edition is published exclusively for educational purposes and to gather reader feedback before the release of the complete book.

First Preview Edition: 2026

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Printed in India

Disclaimer

This book is intended solely for educational and informational purposes.

The ideas, stories, examples, and experiences presented in this book reflect the author's personal financial journey, self-learning, and practical application of publicly available financial education. They should not be considered personalized financial, investment, legal, tax, or accounting advice.

Investment decisions involve risk. Readers should carefully evaluate their own financial circumstances and, where appropriate, consult a qualified financial advisor, tax professional, or other licensed professional before making investment decisions.

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While every effort has been made to ensure the accuracy of the information contained in this book, financial markets, tax laws, regulations, and investment products may change over time. The author and publisher make no guarantees regarding the completeness, accuracy, or future applicability of the information provided and shall not be liable for any loss or damages arising from the use of this material.

The author's goal is to encourage readers to develop financial awareness, build disciplined investing habits, and continue learning throughout their financial journey.

Remember: The responsibility for every financial decision ultimately belongs to the reader.

Author's Note

Dear Reader,

Welcome, and thank you for picking up this Preview Edition of *My First Salary, My First Investment*.

Like many people, I spent years working hard, earning a salary, supporting my family, and managing life's responsibilities. Yet no one had taught me how to make my money work for my future. My real financial education began only after I started learning on my own through books, webinars, and trusted educational resources. More importantly, I began applying those lessons one small step at a time.

My first investment was just ₹250.

It was not the amount that changed my life—it was the decision to begin.

This book is written especially for students, young professionals, first-time earners, and anyone who feels that personal finance is confusing or overwhelming. My goal is not to impress you with complex financial terms. My goal is to help you understand money in a simple, practical, and relatable way so you can make better financial decisions with confidence.

This is a Preview Edition, created to share the beginning of my journey and to receive honest feedback from readers like you. Your thoughts, suggestions, and encouragement will help me make the complete book even more valuable.

If this preview inspires you to think differently about your salary, your savings, or your future, then it has already achieved its purpose.

Thank you for being one of my very first readers. I hope this is the beginning of your own journey toward financial awareness and long-term wealth.

With gratitude,

Madhavi Vaddeswarapu

Founder, Madhavi AI Wealth Academy

“Your first salary gives you income. Your first investment gives you hope. Your discipline builds your future.”

Dedication

“I can do all things through Christ who strengthens me.”

— Philippians 4:13 (NKJV)

To my Lord and Savior, Jesus Christ,

Thank You for Your unfailing love, boundless grace, and faithful guidance. Every opportunity, every lesson, and every blessing in my life comes from You. May this book bring hope, wisdom, and financial confidence to everyone who reads it, and may it glorify You by helping others build a better future.

To my parents and family, whose sacrifices and life lessons shaped who I am today.

To my beloved husband, **Avidi Venkata Ramana**, and my precious daughters, **Praisyy** and **Rosy**, thank you for your love, encouragement, and constant inspiration.

To my best friends, **Prasad** and **Gopi**, thank you for your friendship, encouragement, and for standing by me through every season of my journey.

To every woman striving for financial independence, and to every young professional receiving their first salary—may you begin investing in your future from Day One.

Finally, I dedicate this book to my **2024-2026 Electronics Engineering Technology (EET) students** at **Government Junior College, Vemuru**. Your curiosity and enthusiasm inspire me to keep learning and sharing knowledge.

Acknowledgements

This book is the result of God's grace and the encouragement, wisdom, and kindness of many people who have walked alongside me throughout my journey. I am deeply grateful to each of them.

My sincere thanks to **Mr. Jay Kumar**, my colleague and librarian, for his constant encouragement and support during my early professional journey.

My heartfelt gratitude to **Mr. Vasu Challa**, whose financial education inspired me to think differently about money, investing, and building long-term wealth.

I am especially thankful to **Mr. Siddharth Rajsekar**, whose mentorship and teachings encouraged me to live with purpose, continue learning, and share knowledge that can positively impact others.

My appreciation goes to **Mr. Rama Kattunga** (USA), who believed in my potential early on and inspired me to dream bigger.

I gratefully acknowledge **Mr. Bujji Raju Sir**, whose financial support was a constant source of strength during the early stages of my career. Whenever I needed money and had nowhere else to turn, he stepped forward without hesitation. His timely help, given again and again when it mattered most, gave me the confidence to keep moving forward. I will never forget his generosity and the difference it made in my journey.

Special thanks to **Mr. Krishna Prasad** (KP Sir), whose wisdom, practical advice, and meaningful conversations during our daily travels shaped my thinking and personal growth.

With sincere gratitude,

Madhavi Vaddeswarapu

Founder, Madhavi AI Wealth Academy

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PART I

THE MONEY LESSONS WE WERE NEVER TAUGHT

Chapter 1: Your First Salary: Your First Financial Decision

Your first salary is not important because of its size. It is important because it gives you your first opportunity to build your financial future.

The Message You Never Forget

There are some messages on your phone that you delete without thinking.

There are others you remember for years.

For many young professionals, one of them is:

Salary Credited.

Your first salary is special.

It is the first financial reward for years of education, examinations, hard work, and preparation.

You look at the amount in your bank account and feel something different.

Pride. Independence. Responsibility. Possibility.

For the first time, this is not pocket money given by your parents.

It is not money borrowed from someone.

It is money you earned.

Perhaps you want to buy something for your parents.

Perhaps you want to buy your first smartphone. Perhaps

you want to celebrate with your friends. Perhaps you have an education loan or family responsibilities waiting for you.

There is nothing wrong with any of these things.

But there is one question I wish someone had asked me when I received my first salary:

“How much of this salary will you give to your future self?”

At twenty-one, I didn't know how important that question was.

Today, I do.

My First Salary

I was twenty-one years old.

I had completed my B.Tech and entered professional life. Like most young people receiving their first salary, I was happy. I had studied hard. I had earned a degree. Now I was earning my own money.

For someone who grew up in a lower middle-class family, earning a salary represented something much bigger than having money in a bank account. It represented security. At least, that was what I believed.

My father worked as a Home Guard in the Police Department. My mother was a homemaker. We lived in Guntur, Andhra Pradesh. We were not a family with extravagant desires. We learned to live with what we had. Whatever our parents could give us, we accepted.

My parents worked hard to give us something they believed would create a better future: Education. And they were right.

Education changed my life. I completed my B.Tech. I started working. Later, while continuing my professional journey, I completed my M.Tech. Eventually, I became a lecturer. Education gave me a profession. It gave me an income. It gave me confidence.

But there was one important subject that neither my engineering education nor my professional life had taught me. How to manage money.

The Subject Missing from Our Education

Think about your own education. How many years did you spend studying? Ten years in school. Two years in intermediate education. Three or four years in college. Perhaps another two years completing a postgraduate degree.

We spend thousands of hours preparing ourselves to earn money. But how many hours are we formally taught how to manage the money we earn? For many of us, the answer is: Almost none.

We learn how to solve mathematical equations. But not how to calculate how much money we need for retirement. We learn about compound interest for examinations. But we may never learn how compounding can affect our own financial future. We learn how to get a job. But not necessarily what to do when the first salary reaches our bank account.

This creates a strange situation. A young professional may be highly educated, technically skilled, and earning

a good salary—and still have very little understanding of personal finance.

I know this because I was one of them.

Education Gave Me a Career. Financial Education Changed My Direction.

For a long time, I believed that the formula for a financially secure life was simple: Study hard. Get a good job. Earn a salary. Work harder. Earn more.

I followed that formula, and to some extent, it worked. I built a career. I supported my family. I worked toward clearing financial obligations. My income improved. But something was missing.

I was learning how to earn more. I wasn't learning how to make the money I earned work toward my future.

This distinction took me years to understand: Earning money and building wealth are not the same skill. You can earn a high salary and still build very little wealth. You can earn a moderate salary and gradually build financial security. The difference is often what happens after the salary reaches your bank account.

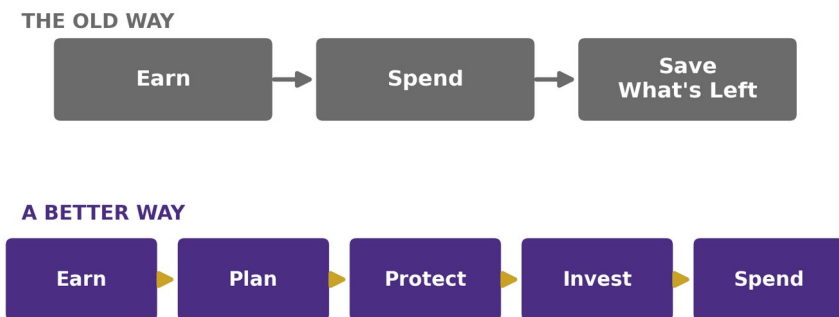
The Salary Cycle

For many young professionals, financial life follows a predictable pattern: salary comes in, expenses go out—rent, food, transport, mobile bills, shopping, subscriptions, EMIs, family responsibilities, weekend outings, festivals, unexpected expenses. Whatever remains is called “savings.” Sometimes something

remains. Sometimes nothing does. Then the next salary arrives, and the cycle begins again.

This feels normal because almost everyone around us does it. But there is another way to think about money.

The Salary Cycle



The order you place these words in can change your entire financial future.

Figure 1. The old salary cycle spends first and saves what's left; a better system plans and protects before it spends.

The difference between these two systems may look small in one month. Over twenty or thirty years, it can become enormous.

The Most Dangerous Financial Word

There is one word that quietly destroys many financial dreams. That word is: Later.

"I'll start investing later." "When my salary increases."
"After I buy a car." "After I get married." "After I finish paying my EMI." "After my children start school." "After my next promotion."

The problem is that life never stops creating expenses. There will always be another reason to postpone investing.

I know this because I postponed it too. I didn't start investing systematically from my first salary. Looking back, this is one of my biggest financial regrets.

Not because I could have predicted which investment would perform best. I couldn't. Not because I missed some secret opportunity. I didn't.

I regret it because I lost something I can never recover: Time. Money can be earned again. Time cannot.

That is why I want young professionals to understand something I learned much later: you do not need to wait until you earn more to begin building financial discipline. You can begin with what you have.

What If You Can Start With Only ₹250?

Many people hear the word “investing” and immediately think: “I don't earn enough.” “I'll start when I have ₹10,000.” “I'll invest when my salary becomes ₹1 lakh.”

My own journey taught me otherwise. When I eventually began investing through SIPs, my first SIP was not ₹25,000. It was not ₹10,000. It was not even ₹1,000. It was just ₹250.

That amount did not make me wealthy. But the decision changed my relationship with money. ₹250 became ₹500. ₹500 became ₹1,000. Then ₹5,000. Then ₹10,000. Then ₹20,000. As my income increased, my capacity to invest increased. The habit came first. The amount came later.

This became one of the most important principles of my financial journey.

The ₹250 Principle in Action

The habit came first. The amount grew later.



Figure 2. Each step up came after the previous amount had become a habit, not before.

The ₹250 Principle™

Your first investment does not need to be big enough to make you wealthy. It needs to be meaningful enough to make you consistent.

The amount will depend on your income and responsibilities. For one person, the beginning may be ₹250. For another, ₹2,500. For someone else, ₹25,000. The number is personal. The principle is universal: Begin.

Example 1: The Young Professional Who Waits

Imagine Rahul receives his first salary at age twenty-two. His salary is ₹35,000 per month. Rahul tells himself: “I don't earn enough to invest.” He decides to wait.

At twenty-five, his salary increases. But so do his expenses. At twenty-eight, he buys a vehicle. At thirty, he gets married. At thirty-two, he has new family responsibilities. Every stage brings a new reason to postpone investing.

Ten years after receiving his first salary, Rahul is earning much more. But he is still waiting for the “right time” to start. His problem was never necessarily his salary. His problem was that he never built the habit.

Example 2: The Young Professional Who Begins Small

Now imagine Priya. She also earns ₹35,000 per month. Her family responsibilities are significant, so she cannot invest a large amount. She starts small.

She first builds an emergency buffer. Then she begins a modest monthly investment suitable for her circumstances. When her salary increases, she increases her investment. When she receives an increment, she doesn't spend the entire increase. Part of it goes toward her future.

Priya is not trying to become rich quickly. She is building a financial system. After ten years, the most valuable thing she may have built is not just the investment corpus. It is the habit of consistently paying her future self. That habit can remain with her for life.

A Special Message to Young Women

There is another reason this subject matters deeply to me. In many Indian families, women are raised to think about everyone around them. Before marriage, many

daughters contribute to their parents and families. After marriage, many women prioritize their husbands, homes, and children.

They save for school fees. They plan family expenses. They buy gold for their children's future. They prepare for emergencies. They sacrifice. They adjust. They give.

These qualities can be beautiful expressions of love and responsibility. But there is one person who can easily disappear from her own financial plan: Herself.

I want to say this clearly. Thinking about your own financial future does not mean you love your family less. Investing for yourself is not selfish. Building your own financial security does not mean abandoning your responsibilities. It means including yourself among the people whose future deserves protection.

A woman should be able to say: "This is my emergency fund." "This is my investment." "This is my retirement plan." "This is my financial goal."

Not because she expects her family to fail her. But because financial awareness creates confidence and choices.

My message to every young woman receiving her first salary is simple: Support your family. Celebrate your success. Enjoy your life. But don't forget to include your future self in your financial plan.

Your First Salary Is a Seed

Think of your first salary as a seed. You can consume the entire seed today. Or you can plant a small part of it. The seed you plant may look insignificant. Nothing dramatic

happens tomorrow. Or next month. Perhaps not even next year.

But financial wealth is rarely created through one dramatic moment. It is usually built quietly. One salary. One investment. One increment. One good decision. Repeated for years.

This is why I believe your first salary is one of the most important financial moments of your life. Not because it is likely to be your highest salary. It probably won't be. But because it is the moment when you begin deciding what kind of relationship you will have with money.

The BUILD Framework

Throughout this book, I will use a simple framework to help you remember the principles that shaped my own journey.



Figure 3. The five principles that connect everything in this book.

Begin. Understand. Invest. Let Time Work. Stay Disciplined.

Your First Salary Plan

Now it is your turn. Whether you received your first salary yesterday or fifteen years ago, complete this exercise. You cannot change what you did with your first salary. But you can change what you do with your next one.

Take a notebook and create five sections.

Your First Salary Plan



Work through each step in order — understand where you stand before you protect, plan before you invest, and let growth follow discipline.

Figure 4. Work through KNOW, PROTECT, and PLAN before you INVEST, then let GROW compound the habit.

1. KNOW

Write down:

- My monthly take-home income:
- My essential monthly expenses:
- My current EMIs or debts:
- My dependants:
- My existing savings:

- My existing investments:

Your first responsibility is to understand where you stand.

2. PROTECT

Ask yourself:

- Do I have money available for emergencies?
- What would happen if my income stopped temporarily?
- Do I have appropriate health insurance?
- If others depend financially on my income, have I considered suitable life insurance?

Before aggressively pursuing returns, build a financial foundation.

3. PLAN

Write your three most important financial goals. For example:

- Goal 1: Emergency fund
- Goal 2: Higher education or home purchase
- Goal 3: Retirement or long-term financial independence

Give every goal a purpose, a target, and a time horizon. Money without direction gets spent. Money with purpose gets managed.

4. INVEST

Identify an amount you can invest consistently without compromising essential expenses or emergency preparedness. Do not copy someone else's amount. Your first investment should fit your life. Start with an amount

you can sustain. Then increase it as your income and financial capacity grow.

5. GROW

Every time your income increases, ask: “How much of this increase can I give to my future?” Don't automatically allow every salary increase to become a lifestyle increase. Enjoy part of your progress. Invest part of your progress. Your lifestyle can grow. Your wealth should grow with it.

Your Action for Today

Before moving to Chapter 2, do one thing. If you are receiving your first salary now, create your First Salary Plan. If you have been earning for years, look at your next salary as a fresh beginning.

Ask yourself: How much have I earned so far? How much wealth have I actually built? What financial habit do I need to change today?

Do not feel guilty about the past. Use it as information. Financial awareness begins when you stop avoiding the numbers and start understanding them.

Chapter Takeaways

By completing this chapter, you have learned that:

- Your first salary marks the beginning of your financial life, not just your professional life.
- Academic education and financial education serve different purposes.

- Earning money and building wealth are separate skills.
- Waiting for a higher salary can become a lifelong excuse.
- Small investments can be valuable because they establish financial habits.
- Women should include their own financial security in the family financial plan.
- Income growth should ideally be accompanied by investment growth.
- Your financial journey should follow the BUILD principles: Begin Early, Understand Money, Invest Consistently, Let Time Work, and Discipline Always.

Madhavi's Money Wisdom

“My first SIP was only ₹250. It didn't make me wealthy overnight. It did something more important—it taught me to become an investor. Never underestimate the financial future that can begin with one small decision.”

A Letter to My Reader

Dear Reader,

I don't know how much your first salary was. Perhaps it was ₹10,000. Perhaps ₹30,000. Perhaps ₹1 lakh. The number doesn't matter as much as you think. What matters is what happens next.

When I received my first salary at twenty-one, I did not have the financial awareness I have today. I cannot go

back and speak to that twenty-one-year-old Madhavi. But through this book, perhaps I can speak to you.

If you are receiving your first salary, start learning about money now. If you have already been earning for ten years without investing, start now. If you made financial mistakes, learn from them. If you can begin with only a small amount, begin small.

Your financial journey does not need a perfect beginning. Mine certainly didn't. It needs a beginning.

One day, years from now, you may look back at your first investment and smile. Not because it was the largest investment you ever made. But because it was the decision that started everything.

Your future is built one financial decision at a time. Make the next one count.

— Madhavi Vaddeswarapu

About the Author

Madhavi Vaddeswarapu

Engineer, educator, investor, and financial awareness advocate.

From starting her investment journey with just ₹250, Madhavi has learned through experience, mistakes, and consistent actions.

Her mission is simple—help every young professional make better money decisions and build a life of financial confidence and freedom.

She doesn't just teach finance. She lives it. And now, she shares it with you.

We'd Love to Hear From You!

Thank you for reading the Preview Edition of My First Salary, My First Investment.

You are among my very first readers, and your feedback will help me improve the complete edition of this book.

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Thank you for being one of my very first readers.

With gratitude,

Madhavi Vaddeswarapu

Founder, Madhavi AI Wealth Academy

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“Your first salary can change your month. Your first investment can change your life.”

Sneak Peek: What's Inside the Complete Edition

Your journey to financial freedom is just beginning. In the Complete Edition of My First Salary, My First Investment, you'll continue learning how to transform your income into long-term wealth through practical lessons, real-life experiences, and actionable exercises.

PART I - THE MONEY LESSONS WE WERE NEVER TAUGHT

Chapter 1: Your First Salary: Your First Financial Decision (Preview Edition)

Chapter 2: Earning Money Is Not the Same as Building Wealth

Learn why a higher salary alone doesn't create wealth, understand the five stages of money, avoid lifestyle inflation, and build a financial system that grows with you.

Chapter 3: Where Did All My Money Go?

Discover the powerful exercise that changed my life forever. Learn how to track your lifetime earnings, identify invisible spending, and become financially aware.

PART II - THE ₹250 DECISION

Chapter 4: My First SIP Was Only ₹250

Learn how one small investment changed my financial journey and discover the ₹250 Principle™—a simple approach to building lifelong investing habits.

And many more chapters covering:

- Understanding Mutual Funds and SIPs

- The Power of Compounding
- Emergency Funds and Financial Protection
- Budgeting That Actually Works
- Avoiding Common Investment Mistakes
- Financial Planning for Women
- Building Wealth with Discipline
- Your Roadmap to Financial Freedom

The Complete Edition includes 20 practical worksheets, real-life case studies, financial planning tools, and step-by-step guidance to help you start investing confidently and build lasting wealth.

Stay connected for the official launch.

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Madhavi AI Wealth Academy

“Your first salary can change your month. Your first investment can change your life.”

YOUR FIRST SALARY CAN CHANGE YOUR MONTH.

YOUR FIRST INVESTMENT CAN CHANGE YOUR LIFE.

You worked hard, earned your degree, and got your first job. When you saw “**Salary Credited**”, everything felt possible. But what you do next is what truly matters.

In this book, Madhavi shares her personal journey—from financial mistakes to starting her first SIP with just ₹250—and the lessons that transformed her financial future. Now, she wants to help you do the same.



IN THIS BOOK, YOU WILL LEARN:



How to make the right financial decisions from your first salary.



How to protect yourself and your loved ones financially.



How to budget, save, and invest smartly—step by step.



Common money mistakes to avoid in your 20s and 30s.



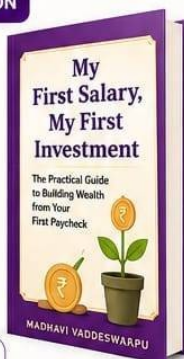
The power of compounding and why time is your greatest asset.



A clear roadmap to build wealth and achieve financial freedom.

SNEAK PEEK: WHAT'S INSIDE THE COMPLETE EDITION

- Why Earning More Is Not the Same as Building Wealth
- My ₹250 Decision: The Beginning of My SIP Journey
- Where Did All My Money Go?
- Mutual Funds & SIPs Made Simple
- Emergency Fund, Insurance & Financial Protection
- Smart Investing Strategies for Long-Term Wealth
- Financial Planning for Women
- Your Roadmap to Financial Freedom
- ...and many more practical chapters and tools!



**“ Begin small. Be consistent.
Let time work. Stay disciplined.
Your future self will thank you. ”**

ABOUT THE AUTHOR

MADHAVI VADDESWARAPU

Engineer, educator, investor, and financial awareness advocate.

From starting her investment journey with just ₹250, Madhavi has learned through experience, mistakes, and consistent actions.

Her mission is simple—help every young professional make better money decisions and build a life of financial confidence and freedom.

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LET'S STAY CONNECTED