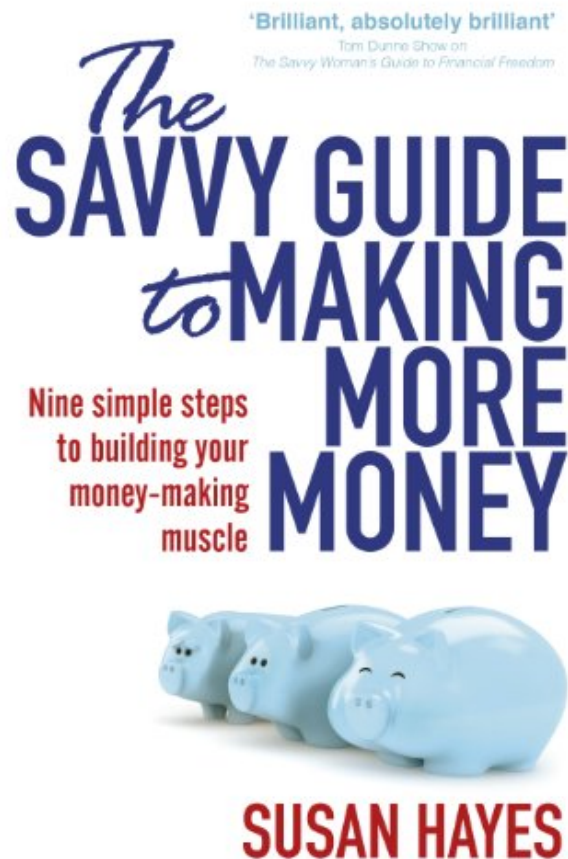


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Susan Hayes is managing director of the international financial training company Hayes Culleton. Her can-do approach to resolving even the stickiest economic questions in her many media appearances (RTÉ, TV3, Today FM, 4FM, Sunday Independent) has seen her become known as the Positive Economist. She is from Cork, has a BSc in Financial Maths and Economics from NUI Galway and is a Chartered Financial Analyst.

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Susan Hayes is managing director of the international financial training company Hayes Culleton. Her can-do approach to resolving even the stickiest economic questions in her many media appearances (RTÉ, TV3, Today FM, 4FM, Sunday Independent) has seen her become known as the Positive Economist. Her first book was *The Savvy Woman's Guide to Financial Freedom*.

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