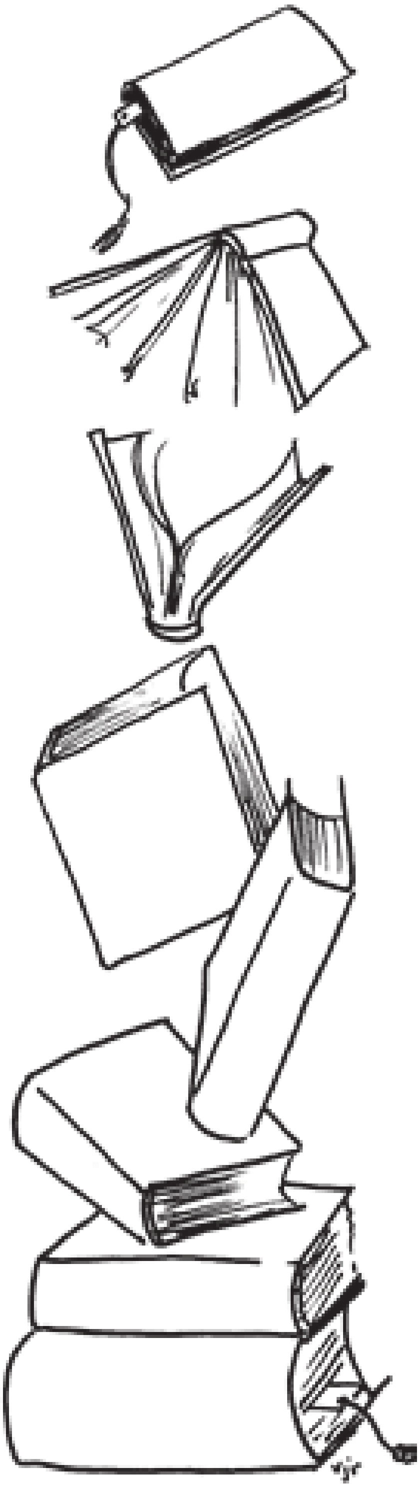
MY LIFE & MY GOALS



Within the next year, I will do the following:

Within the next two years, I will do the following:

Within the next five years, I will do the following:

Within the next seven years, I will do the following:

Within the next ten years,I will do the following:

In the future, I will do the following:

CREATING A BUDGET

INCOME:

AS A WORKING ADULT	AS A COLLEGE STUDENT

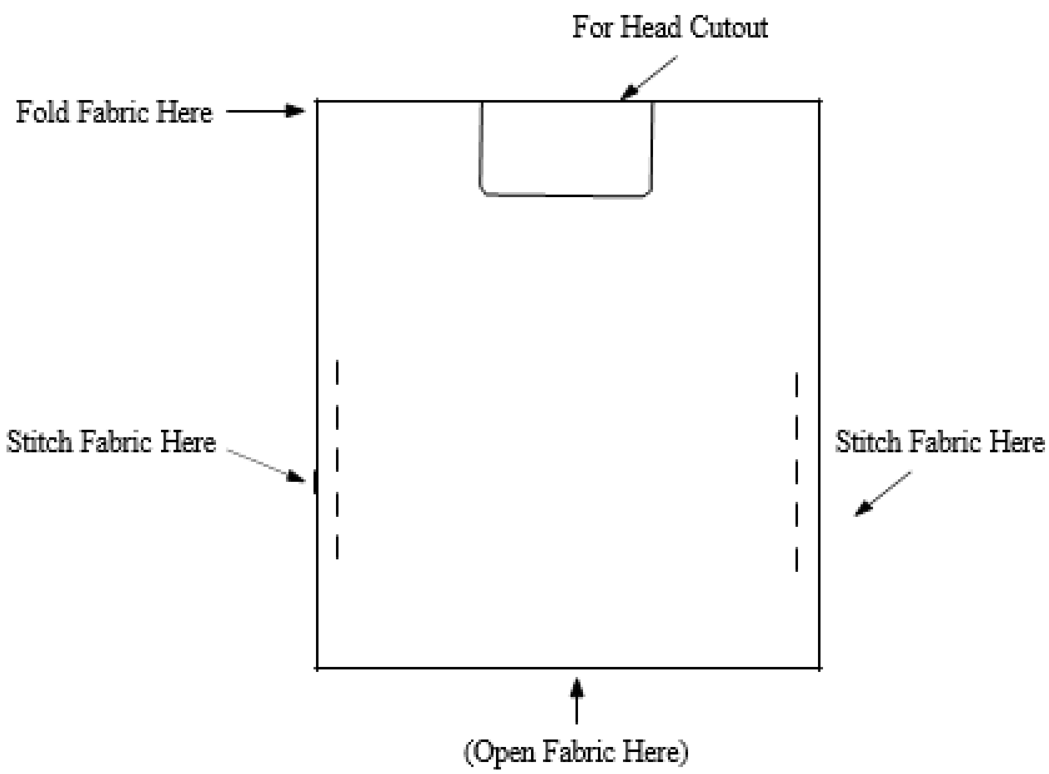
EXPENSES:

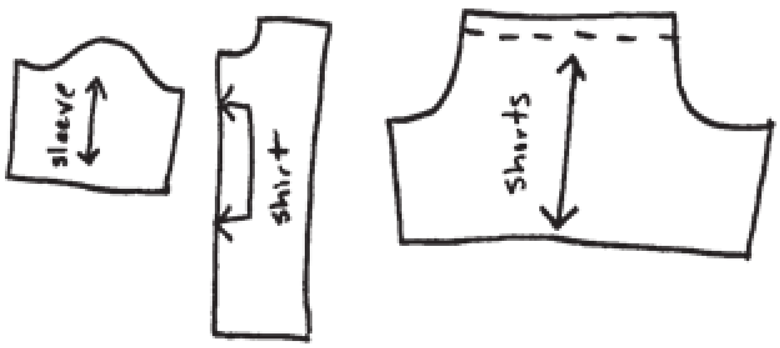
AS A WORKING ADULT	AS A COLLEGE STUDENT

CUTTING COSTS

- Buy items when they are on sale and stock up on nonperishable items that you will always need such as soap, toothpaste, toilet tissue, and paper towels.
- Buy clothing when it is out of season. For example, buy winter clothes at the end of winter or in the spring or summer.
- Visit thrift stores and consignment shops for gently used items that cost significantly less.
- Look at buying clothes at discount retailers instead of department stores at the local mall.
- Buy food in bulk from a food super center or warehouse.
- Buy supermarket brand or other generic brand food items instead of buying brand names.
- Cook at home instead of eating out. In addition to reducing costs, it is also healthier.
- Ask yourself if you really need what you are considering purchasing. If the answer is no, leave it in the store.
- If you really want to purchase something but you are not sure that you need it, give yourself time by putting it on hold or by coming back to the store in a day or two.
- To avoid high interest and finance charges, avoid in-store financing and using credit cards for everyday purchases.
- When using credit cards, use them only when you are going to pay off the entire balance when the statement is due. This way, you avoid all finance charges.

CLOTHING





HEMMING IS OPTIONAL