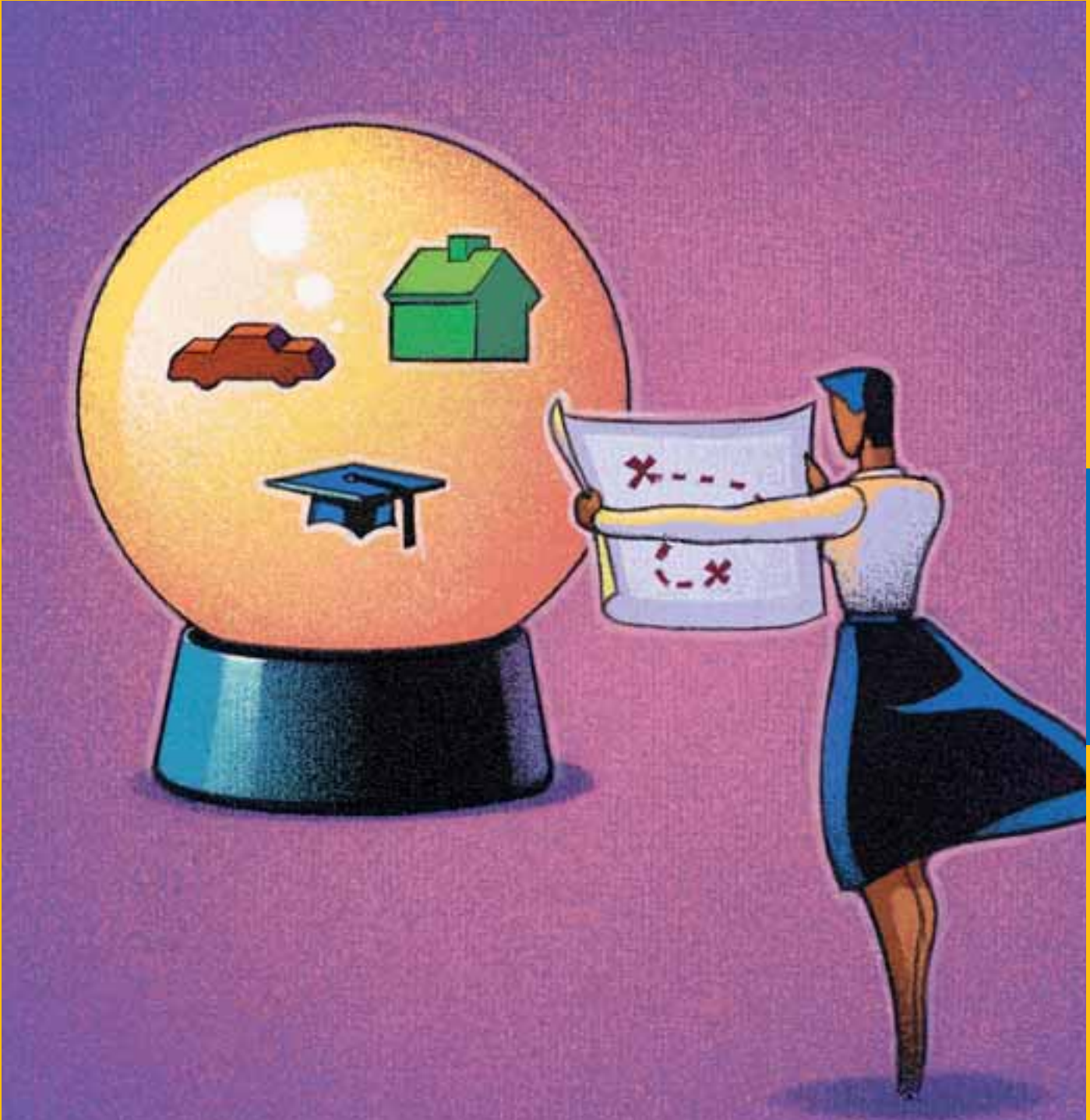
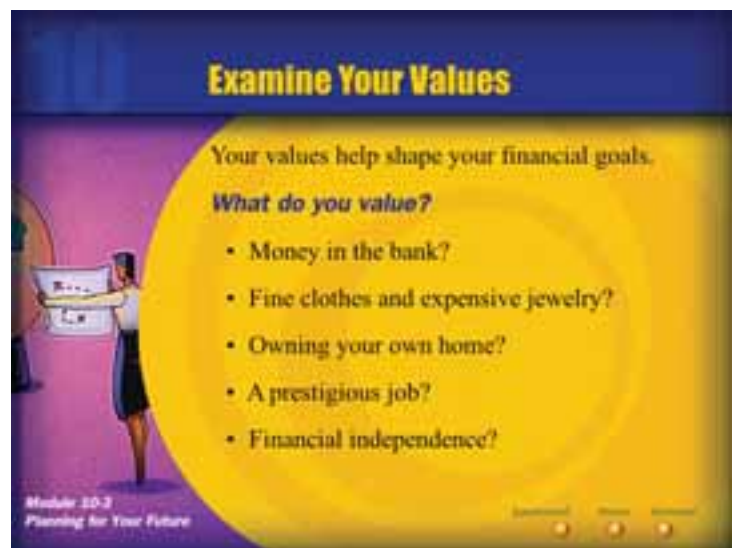
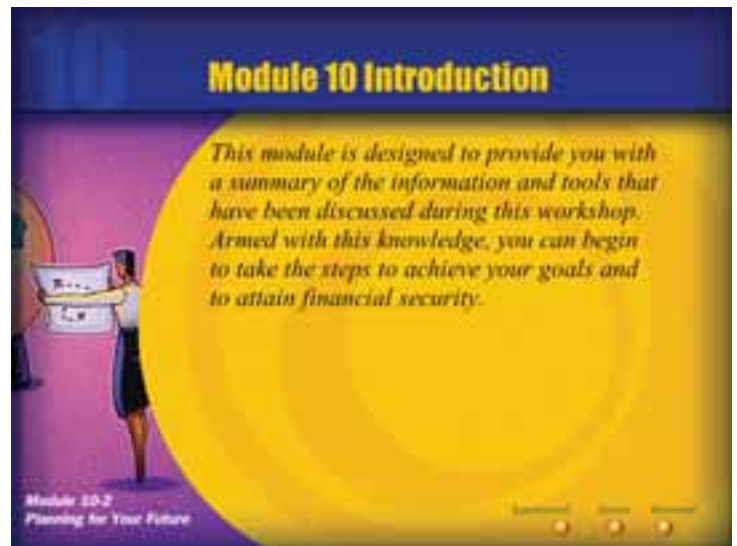
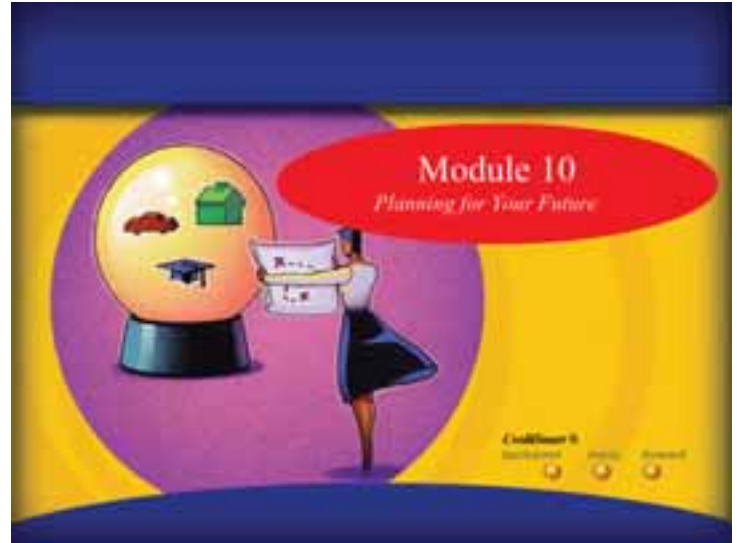


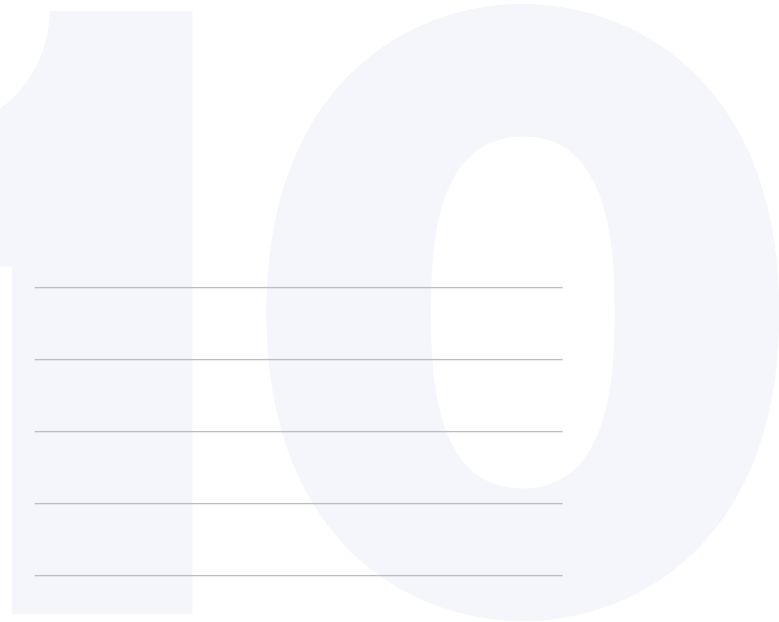
Module 10
Planning for Your Future



► **Presentation Slides**

Module 10





Examine Your Values


By now you might be asking “But how can I reach my financial goals, or even *think* about wealth accumulation with my current income and financial obligations?”



Module 10-4
Planning for Your Future

Examine Your Values


The answer lies in believing that you can, and by gaining inspiration from others who have been successful in obtaining their financial goals.



Module 10-5
Planning for Your Future

Examine Your Values

With the right attitude and focus, you can achieve the financial goals that you set for yourself through good money management, smart spending and establishing and maintaining a good credit history.



Module 10-6
Planning for Your Future

Steps to Financial Success

Secure Your Future

- Track your expenses and create a spending plan.
- Pay yourself first: Open savings and checking accounts.
- Set up an emergency fund.
- Be systematic: Use payroll savings.
- Educate yourself about personal finance.



Module 10-7
Planning for Your Future

Steps to Financial Success

Keep Your Credit in Good Shape

- Make all payments on time.
- Cut your debt.
- Limit the number and use of credit cards.
- Review your credit report.



Module 10-8
Planning for Your Future

Steps to Financial Success

Think Long-Term

- Estimate your pension or retirement fund.
- Know your Social Security benefits.
- Contribute to a 401(k) and/or an IRA.
- Invest in stocks and mutual funds.
- Refinance your mortgage, if rates go down.



Module 10-9
Planning for Your Future

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Steps to Financial Success

*Hope for the Best;
Prepare for the Worst*

- Check your insurance coverage.
- Consider disability insurance.
- Update beneficiary designations and prepare a will.
- Organize financial records.
- Don't abdicate responsibility.

Module 10-10
Planning for Your Future



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SUMMARY

The overall goal of this training is to assist you in making sound financial decisions now and into the future.

With an understanding of credit and credit systems, you will be better able to expand your economic opportunities and realize your goals and dreams.

Module 10-11
Planning for Your Future



► Steps to Financial Success

Secure Your Future

- Track your expenses and create a spending plan.
- Pay yourself first: open a savings and checking account.
- Set up an emergency fund.
- Be systematic: use payroll savings.
- Educate yourself about personal finance.

Keep Your Credit in Good Shape

- Make all payments on time.
- Reduce your debt.
- Limit the number of and use of credit cards.
- Review your credit report.

Think Long-Term

- Estimate your pension or retirement fund.
- Know your Social Security benefits.
- Contribute to a 401(k) and/or an IRA.
- Invest in stocks and mutual funds.
- If interest rates go down, consider refinancing your mortgage.

Hope for the Best; Prepare for the Worst

- Check your insurance coverage.
- Consider disability insurance.
- Update beneficiary designations and prepare a will.
- Organize financial records.
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