

Afford your future with **SAVINGS GOALS**

The future is wide open! Life's adventures await—just make sure you can afford them. Now is a great time to figure out the purchases and experiences that you can't live without.

HERE ARE THREE TYPES OF GOALS YOU SHOULD MAKE:

1 **SHORT-TERM GOALS**

Countdown > three months
Example > concert, new video game



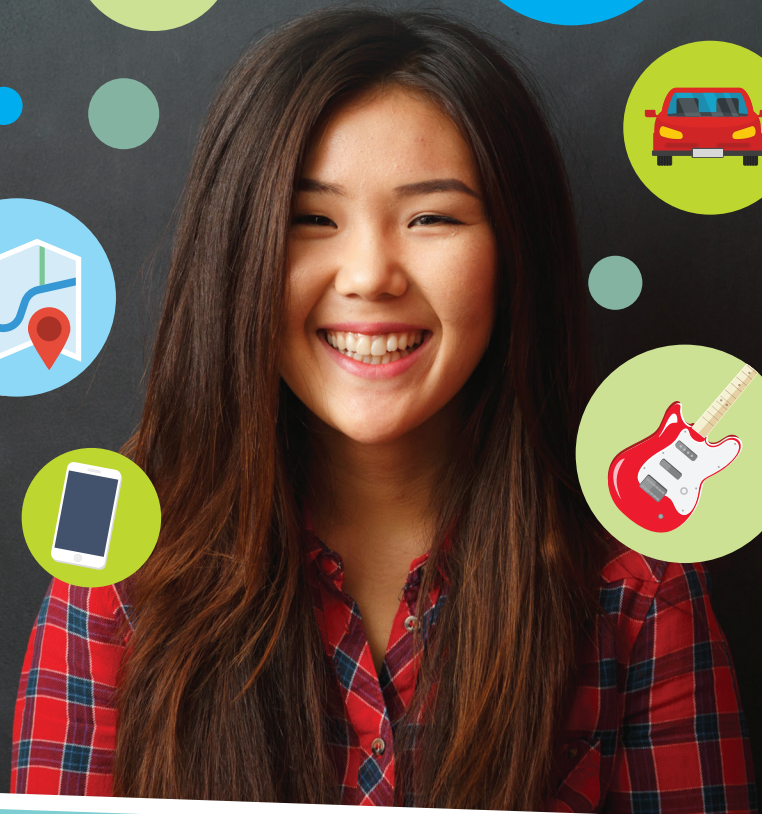
2 **MID-TERM GOALS**

Countdown > three months to a year
Examples > smartphone, road trip



3 **LONG-TERM GOALS**

Countdown > more than one year
Examples > new car, college



Now that you've set your goals, it's time to take the next step: **Make a plan to achieve them.** Don't worry, we'll help! **See page two** of this newsletter on how to make a realistic plan.

GOALS

A little help from your friends

NEED EXTRA MOTIVATION? SET SIMILAR SAVINGS GOALS WITH YOUR FRIENDS AND SEE WHO REACHES THEM FIRST!

YOUR GUIDE TO FINANCIAL GOALS

(AKA, HOW TO GET WHAT YOU WANT)

Saving for the future gets easier when you write a goal. Here's an example:



YOUR GOAL

I want to go to prom

COST

\$300 for clothes and ticket

TIMEFRAME

Need to buy a ticket in six months

CHALLENGE

Save \$50 a month from my paycheck

* Now it's your turn. Write a goal below:

Your goal:

Cost:

Timeframe:

Challenge:

* Don't be afraid to think big—or small. If it's important to you, take the first step and write your goal.

FAMOUS CELEBRITY INVESTORS

While some celebrities spend their wealth as fast as they make it, others use it to secure their financial future. Check out these celebs who invest cash to increase their **long-term earnings**:

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Ellen DeGeneres – She dominates daytime and primetime TV, but Ellen is also known for investing in real estate. She buys and renovates homes, then sells them for profit.



Steph Curry – Along with his Golden State Warriors teammate, Andre Iguodala, NBA hotshot, Steph Curry invested in the successful esports organization, TSM.



Dr. Dre – In addition to being a rap icon, Dr. Dre co-founded Beats headphones, which was acquired by Apple. The deal was reportedly worth \$3.2 billion!



Justin Bieber – You know Justin as a pop star, but did you also know that he's an investor in Spotify and Shots Studios, a YouTube production company?