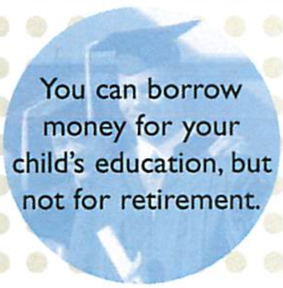
June 30 6:30-7:30 pm JV Brown Library

MONEY & LIFE



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Take Charge and Reach Your Goals

Establishing Financial Priorities

Build from the bottom up. Think of your financial plan as a pyramid. At the bottom is the plan itself – the base or foundation that everything else rests on.

- Save first for the **non-controllable events** and make sure you are prepared by having a will, power of attorney, adequate life, health, disability and long-term care insurance.
- When it comes to **controllable priorities,** don't delay saving for your retirement. Retirement needs to be a priority.
  - You may have to start small, but start early.
  - Work hard to control the amount of debt you maintain.
  - Ensure that you have an adequate emergency cash reserve at all times.
- Include some **growth opportunities** in your financial plan if you are willing to accept the increased risk that comes with it.

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