



THE FUTURE ISSUE

GET YOUR MONEY READY FOR TOMORROW



The **future** is exciting. There's a world of opportunity available and the sky's the limit! But before you get too excited, first you have to set a financial plan. Many of life's big adventures cost money. This means setting financial goals to help you save for the future.

THERE ARE THREE TYPES OF GOALS:

1 SHORT-TERM GOALS
Things you want to do in the next three months.
(i.e. buy a new video game or shoes)

2 MID-TERM GOALS
Things you want to do between three months and one year. (i.e. buy a phone or take a trip)

3 LONG-TERM GOALS
Things you want to do in more than a year.
(i.e. go to college or buy a car)

Once you figure out what your goals are, you can determine the best way to start saving your money. Where should you begin? We thought you'd never ask! Check out page two of this newsletter and read "**How to Write Financial Goals**".



"I have reached a place in my life where I need to sit down and say, 'Well, what do I do? What's best for me?' I need to look into options for the future." ~ Michael Phelps



HOW TO WRITE FINANCIAL GOALS

(AKA, your **road map** to future riches)



How do you begin to save money for your future? Write a goal. It's actually pretty simple to do.

HERE'S AN EXAMPLE OF A GOAL:

- Your Goal:** I want to go to prom
Cost: \$300 for clothes and ticket
Timeframe: Need to buy ticket in 6 months
Challenge: Save \$50 a month from my paycheck.

NOW IT'S YOUR TURN. WRITE A GOAL BELOW:

Your Goal: _____

Cost: _____

Timeframe: _____

Challenge: _____

You can write goals for anything you want to do in the future. Whether it's saving for something big or small, writing a goal is the best way to take the first step.

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FAMOUS CELEBRITY INVESTORS

It's no surprise that celebrities make tons of money. What do they do with it? Some spend it, only to end up broke in a few years. Others plan wisely for their financial future. Here's our list of our favorite celebrity investors and entrepreneurs:

- ★ **JAY-Z** may be a famous rapper, but he's also known for his investing skills. Not only did he start Rocawear clothing, he also invested in the Brooklyn Nets and their new arena.
- ★ **SELENA GOMEZ** recently invested in a photo-sharing app called Postcards on the Run. She definitely has her eyes set on her financial future.
- ★ **ASHTON KUTCHER** helped launch startups such as Foursquare, Flipboard and Skype, with some values in excess of \$1 billion. He even started his own venture capital fund called Grade-A Investments.
- ★ **ZOOEY DESCHANEL** is behind the new website, hellogiggles.com. She describes it as for "smart, independent and creative females." If it succeeds, she'll add to her \$9 million a year salary.

Haiku FOR TUNES

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