

Learning Style

- Verbal - prefer to use words through speech and in writing
- Visual - pictures, diagrams, and images
- Musical / Auditory - sound, music, or rhythms
- Physical - hands on
- Logical / mathematical - uses reasoning
- Social - learning new things in groups
- Solitary - works best alone
- Combination - your learning style is a blend of two or more combinations



Don't Neglect Your Training

- School
- Employment
- Clubs
- Volunteer Services
 - Personal Interactions
 - Disciplines
 - Time Management
- Mentors
- Reading Material
- Plan for Fun

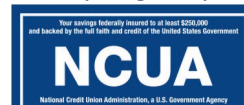


Zoe's Club[®]
Saving Money With Style

*Youth Savings Account
Every time you are on the
honor roll, \$5 goes into your
youth savings account at*



Membership Eligibility Required



The 4Hs of Finances



5 Areas of a Budget

- Fixed Spending
- Savings
- Flexible Spending
- Giving
- Taxes

Financial Literacy

Know why you spend money

- Friendship
- Acceptance
- Obligation
- Justification
- Necessity
- Entitlement



Habits

You have to use your head and think about your decisions

- **Schedules** - daily routine
- **Procrastination** - time is money
- **Set Goals** - methods, ideas, systems, strategies
- **Dreams** - create their own opportunities
- **Mind set** - look for the positives and learn from the negatives
- **Live frugally**
- **Understand your self worth** (value)

Successful people are simply those with successful habits!

Brian Tracy

Heredity

Who raised you?

- What are your families' financial goals?
- What is your generational financial status?
- Educational Level
- Books you read
- More toys eat your assets
- Overspending
- Eggs in one basket
- Proudful/Devalued
- Circumstances

Like branches on a tree, you grow in different directions, but your roots remain the same.

Hand Picked

Decisions are guided by a well thought out plan

- Friends
- Vision board
- Write it down
- Books you read
- Personal convictions
- Career goals
- Strengths/weaknesses



The worst battle you will fight will be between what you feel and what you know.



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Hazards

The financial pits or holes in your pocket.

- Health
- Procrastination
- Running out of money
- Unstable economy
- Inflation
- No financial plan
- Wants list

The true you shows in a financial crisis.

Safeguard Your Spending

- Carry cash
- Set limits to spending
- Wait 24 hours for big purchases
- Start a "Wish List"
- Watch your emotional state when shopping
- Write your spending down



Paying for College

Types of Financial Aid

- FAFSA - Government investment
- Scholarships - Donors investment
- Student Loan - Your investment
- Work - Your investment
- Parents Plus Loan - Parents investment

