



**BROC
COMMUNITY
ACTION**

**Tips on Managing
Your \$\$\$**

Shelley Faris & Adam Annunziata



**Bennington Location
332 Orchard Road**

**Rutland Location
45 Union Street**

Agenda



Goals



Career
Planning



Financial
Planning



Credit &
Credit Report



Goals

Set Short-Term & Long-Term Goals

- Short Term: 6 months to a year
 - Long Term: 1 year +

S



SPECIFIC

M



MEASURABLE

A



ACHIEVABLE

R



RELEVANT

T



TIME-BOUND

Career Planning

1
What do you like to do

2
How do you see yourself spending your time

3
Where do you want to live

4
What is the required amount of education

Job prospects vs. cost of degree or certification

Researching Careers

Education Needed



What? Associate, Bachelors, Master, Trade Certification



How long? 1 year, 2 year or 4 year



Where? Community College, Trade School, Private or State



Cost? Price per credit



What will I earn when completed?

People in that Career

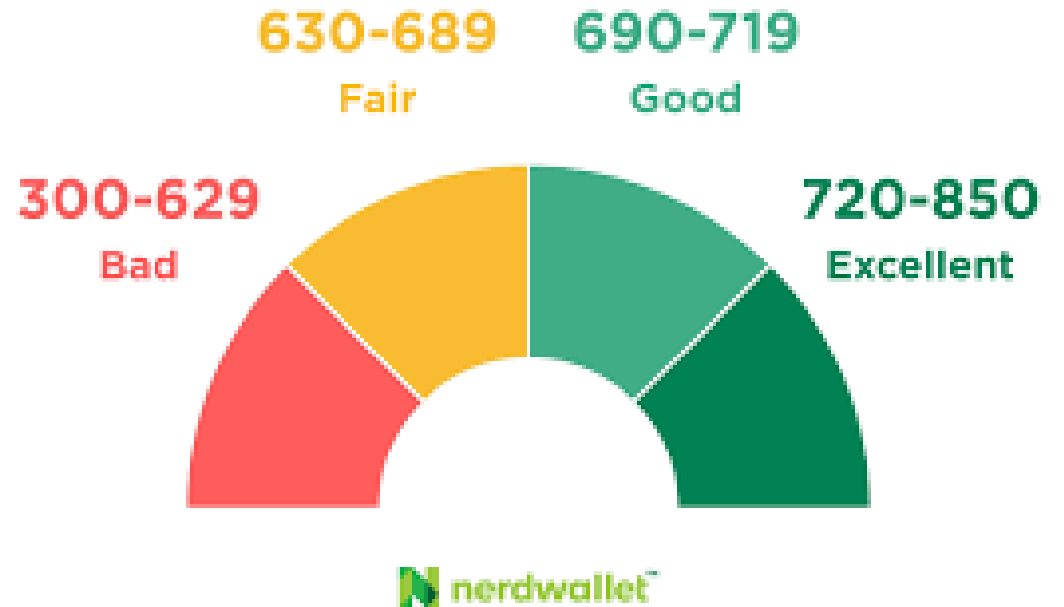
- Talk to people who are already in the field
- Find out what the day-to-day operations look like
- Decide if this field still interests you
- Check out **OnetOnline.org** to find detailed statistics & perform research on any job

After you finish your Education and begin your Career, think about Financial Planning



Credit & Credit Report

- Credit report is your report card regarding how you spend your money
- Will have an impact on getting any type of loan, apartment, credit card, mortgage and more
- The higher your score, the lower your interest rate!
- **Be sure it is correct!!**



Thank you!

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