Tips on Managing Your $$$

Shelley Faris & Adam Annunziata
Bennington Location
332 Orchard Road

Rutland Location
45 Union Street
Goals

Set Short-Term & Long-Term Goals

• Short Term: 6 months to a year
• Long Term: 1 year +
What do you like to do

How do you see yourself spending your time

Where do you want to live

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

Tips on Managing Your $$$
After you finish your Education and begin your Career, think about Financial Planning

1. Lifestyle Choices
2. Think about where your money goes
3. Where do you want to live?
4. Savings - will you be able to save?
5. Debt load
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!

Shelley Faris
Sfaris@broc.org

Adam Annunziata
Aannunziata@broc.org