

SPENDER

Message From the Dean



FOUR-LETTER WORDS

I absolutely hate profanity. Lately, I've heard a lot of students dropping the "D" bomb and this really irritates me.

The "D" word that I am talking about is, of course, "debt." I hear that filthy four-letter word all the time and it just makes me cringe. Every day, I hear statements such as "I wish I could put more away for retirement, but I have so much debt" and "I'd love to sign up for my company's 401(k) plan, but I'm in debt." Grow up, people. Nobody needs to hear that kind of language.

So how do you eliminate or reduce debt? Well, the hard part is finding the discipline and willpower to believe that planning for your future is more important than what's happening in your world today. Once you clear that hurdle, it's actually quite easy.

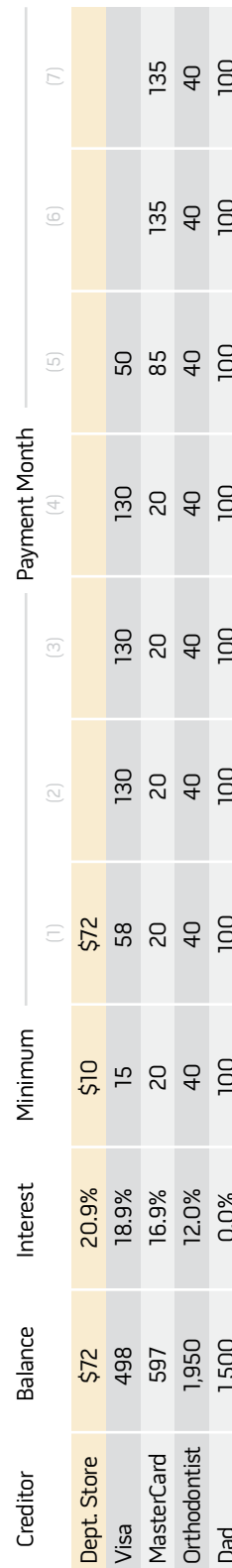
Change the way you spend and create a plan to reduce your outstanding debt. Don't focus on the financial mess you're in now; focus on a way to get out of it. Create positive spending and saving habits so that you'll never find yourself in this position again — and always remind yourself of your goals.

When you make a plan to reduce debt, you're making plans to enjoy your future. And with that said, you can finally clean up your act and substitute the word "debt" for my favorite four-letter word: "save."

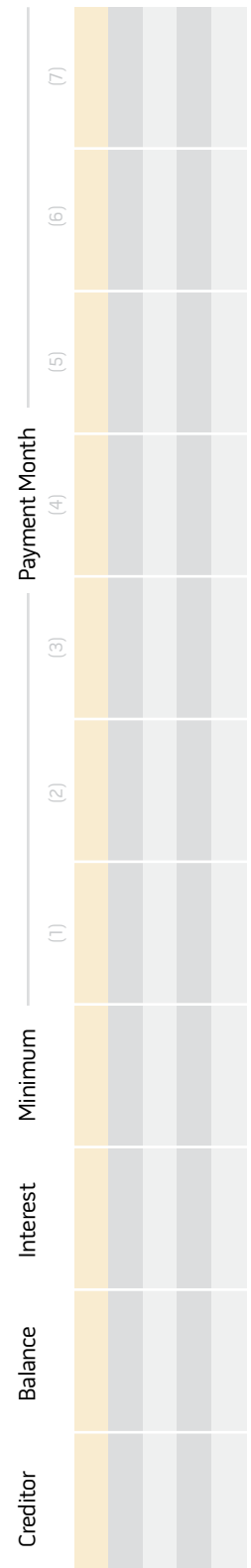
U for You.

The Dean

DEBT REDUCTION PYRAMID



EXAMPLE



YOUR CHART