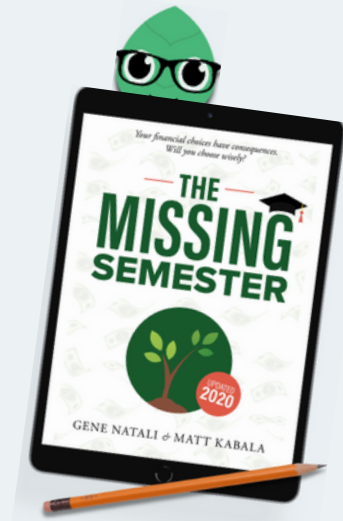


THE MISSING SEMESTER

For *teachers*



KEY LEARNING OUTCOMES:

THE DO'S

- DO focus on interest rates
- DO know what you can afford
- DO believe that any job is better than no job
- DO let your career determine your advanced degree, not the reverse
- DO begin saving and investing now
- DO consider starting a Roth-IRA today
- DO expect and prepare for the unexpected

THE DON'TS

- DON'T let your spending dictate your savings
- DON'T let your lifestyle determine your budget
- DON'T use credit cards unwisely
- DON'T spend it if you don't have it

DISCUSSION PROMPTS

- Discuss the meaning behind "don't let your spending dictate your saving"
- Discuss the meaning behind "expect and prepare for the unexpected"
- How can a budget impact your financial success?
- What is "house poor"?
- How can the Rule of 72 impact your financial progress?
- Agree or Disagree: You are responsible for your action—and for your inaction.

STUDENT ASSIGNMENT - REFLECTIVE ESSAY

- Select three concepts you have learned.
- Write an essay on how you see your future self applying these three concepts.