

# A College Students Guide to Achieving **FINANCIAL FREEDOM**

**01**

## **Create a Budget**

Make a list of all your income and expenditures (rent, insurance, utilities, food, gas, household items, etc.) and add them up to see how you're managing, monthly and annually.

**02**

## **Cut Extra Expenses**

Start making coffee at home instead of spending \$7 a day on fancy coffee shop lattes.

**03**

## **Invest Early**

Look into investing just a little at first, whether in stocks, bonds, or commodities. Then watch your investment carefully to see if/when it pays off.

**04**

## **Watch Your Credit Spending**

When you can't pay off your credit card bill every month, you're charging too much. Delete shopping apps off your phone and track your receipts.

**05**

## **Build an Emergency Fund**

One major car repair, injury, or other big-ticket items can really set you back financially. Create an emergency fund and only dip into it when absolutely necessary.

**06**

## **Set Small Saving Goals**

Start small by opening a savings account with \$100, and slowly try to build up to your target amount. Consider setting up a direct monthly transfer of \$25 that will immediately be put into savings.