

# MONEY MATTERS 2023: UL SYSTEM FINANCIAL WELLNESS SERIES

SESSION #2:

## FINANCIAL PLANNING FOR GRADUATE STUDENTS

JUNE 7, 2023



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*<http://business.louisiana.edu/financeispersonal>*



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**LOUISIANA**  
L A F A Y E T T E<sup>®</sup>

**B.I. Moody III College of  
Business Administration**

# OWNING YOUR FINANCIAL FUTURE

ADULTS RETURNING TO  
FINISH A DEGREE:  
FINANCIAL & OTHER  
CONCERNS

JUNE 6, 2023 \*\*\*

FINANCIAL PLANNING  
FOR GRADUATE STUDENTS

JUNE 7, 2023 \*\*\*

FINANCIAL & TAX  
PLANNING FOR  
INTERNATIONAL  
STUDENTS

JUNE 8, 2023 \*\*\*

THE FINANCIAL ASPECTS  
OF YOUR SIDE-  
HUSTLE #1 – PLANNING,  
STRATEGIES, LEGAL,  
RESOURCES

JUNE 20, 2023

FAMILY FINANCIAL  
PLANNING: MAKING  
FINANCES WORK FOR THE  
WHOLE FAMILY

JUNE 23, 2023

FAMILY FINANCIAL  
PLANNING: SENDING  
YOUR LOVED-ONES OFF  
TO COLLEGE

JUNE 27, 2023

FAMILY FINANCIAL  
PLANNING: CARING FOR  
ADULT DEPENDENTS

JUNE 28, 2023

CHANGING CAREERS: THE  
FINANCIAL & PERSONAL  
ISSUES

JULY 13, 2023

BUILDING SAVINGS  
ACCOUNTS & EMERGENCY  
FUNDS

JULY 14, 2023

FINANCIAL PLANNING  
FOR VETERANS

JULY 18, 2023 \*\*\*

FINANCIAL PLANNING  
WHEN RETIREMENT IS  
GETTING CLOSE  
(5-7 YEARS OUT)

JULY 19, 2023 \*\*\*

THE FINANCIAL ASPECTS  
OF YOUR SIDE-  
HUSTLE #2 – TAXES,  
PROFITABILITY,  
EXPANSION, SUCCESS

JULY 25, 2023

FINANCIAL PLANNING  
FOR THE FUN STUFF:  
VACATIONS, HOME  
IMPROVEMENTS, NEW  
VEHICLES

JUNE 26, 2023

INVESTING 101

AUGUST 1, 2023

NAVIGATING THE  
IMPACTS OF INFLATION &  
TURBULENT ECONOMIC  
TIMES

AUGUST 2, 2023



FINANCIAL PLANNING  
FOR GRADUATE  
STUDENTS

June 7, 2023

MOST SESSIONS ARE FROM 12:00-1:00PM

\*\*\* SESSIONS ON JUNE 6, 7, 8 AND JULY 18, 19 ARE FROM 3:00-4:00PM.

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FOR YOUR FUTURE. FOR OUR FUTURE.

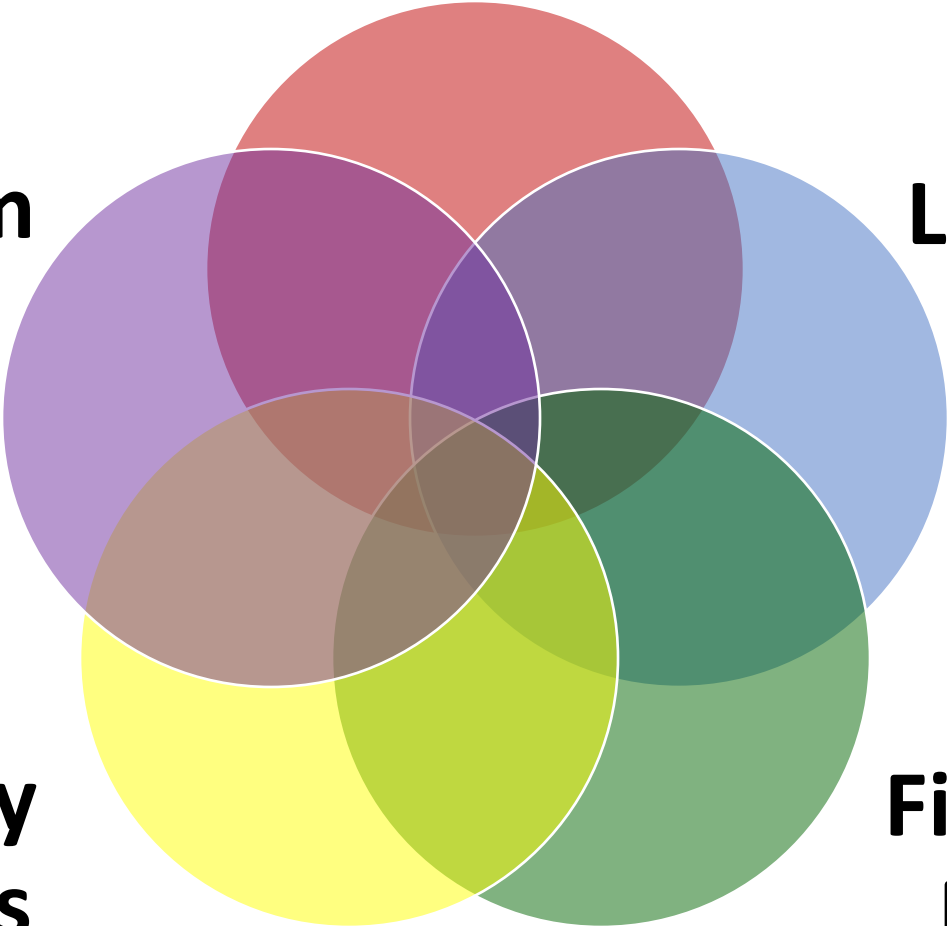
# Happiness

**Short-Term  
Goals**

**Long-Term  
Goals**

**Family  
Needs**

**Financial  
Needs**



# Financial Wellness

*A goal without a plan is just a dream.*

*Wealth is largely the result of habit.*

*The most difficult thing is the decision to act; the rest is mere tenacity.*

*It takes as much energy to plan as it does to wish.*

*You cannot escape the responsibility of tomorrow by avoiding it today.*



# What Are Your Values, Dreams & Goals?

Education

Career

Family

# What Is Your Current Situation?

Education

Career

Family

Financial

# Create a Personal Financial Plan for You:

Investing

Budgeting

Debt Management

Taxes

Insurance

Retirement

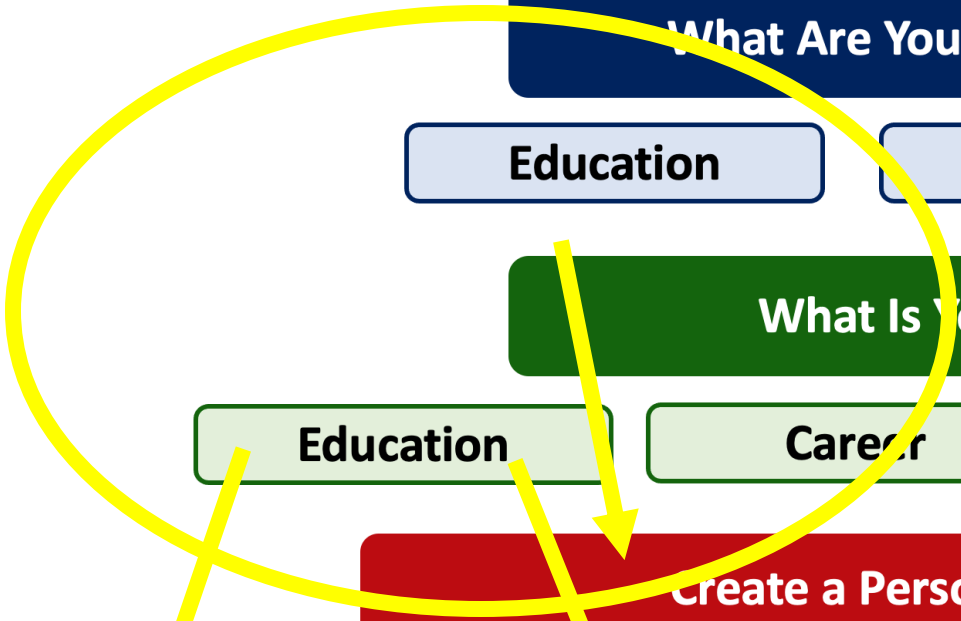
Education

Family

Business Planning

Philanthropy

Estate Planning



**TODAY**

**THE NEXT 6 MONTHS**

**THE NEXT 12 MONTHS**

**2 YEARS AFTER GRADUATION**

**3 YEARS AFTER GRADUATION**

# **7 FINANCIAL GOALS FOR ALL GRADUATE STUDENTS TO TRY**

**IF YOU CAN MAKE PROGRESS ON 2-3  
OF THESE, THEN THAT'S A HUGE WIN.**



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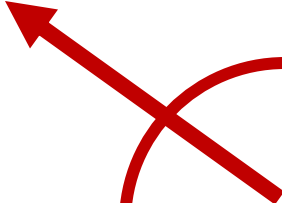
TODAY

THE NEXT 6 MONTHS

THE NEXT 12 MONTHS

2 YEARS AFTER GRADUATION

3 YEARS AFTER GRADUATION



**ONCE EVERY SEMESTER:  
TRACK EVERY PENNY THAT YOU SPEND  
TRACK EVERY PENNY THAT YOU EARN**

CATEGORIZE YOUR SPENDING AS EITHER:

NON-DISCRETIONARY (Essential): rent, food, phone, insurance...

DISCRETIONARY (Not Essential): clothes, dining out, entertainment...

Use this as a foundation for thinking about what flexibility you have in your budget.

How can you decrease discretionary expenses by 25%?

How can you decrease non-discretionary expenses by 10%?



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ONCE EVERY SEMESTER:  
TRACK EVERY PENNY THAT YOU  
SPEND & TRACK EVERY PENNY  
THAT YOU EARN

**IN THE NEXT 3 MONTHS:  
IDENTIFY WAYS TO CUT YOUR  
DISCRETIONARY SPENDING BY 25%**

BONUS: ALSO DECREASE YOUR NON-DISCRETIONARY SPENDING BY 10%

Can you switch insurance companies? Can you switch cell phone carriers? Can you drive less? Can you bring your lunch to school instead of buying fast food?



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ONCE EVERY SEMESTER:  
TRACK EVERY PENNY THAT YOU  
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THAT YOU EARN

IN THE NEXT 3 MONTHS:  
IDENTIFY WAYS TO DECREASE  
YOUR DISCRETIONARY  
SPENDING BY 25%

# IN THE NEXT 6 MONTHS: MAKE A PLAN TO MANAGE – AND PAY OFF – YOUR DEBT

WHICH DEBT IS YOUR WORST DEBT?  
HIGH INTEREST RATE? HIGH FEES? OPPRESSIVE TERMS?  
CAN YOU GET RID OF THIS DURING SCHOOL?

Which debt is more flexible?  
How will you pay it off over the next 5-10 years?



**TODAY**

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**THE NEXT 12 MONTHS**

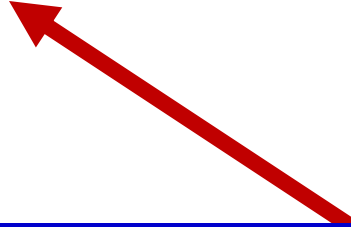
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IDENTIFY WAYS TO DECREASE  
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SPENDING BY 25%

IN THE NEXT 6 MONTHS:  
MAKE A PLAN TO MANAGE –  
AND PAY OFF – YOUR DEBT



# IN THE NEXT 6-12 MONTHS: OPEN MULTIPLE SAVINGS ACCOUNTS... 1 FOR EACH OF YOUR FINANCIAL GOALS

Maybe each account has a different time horizon.  
Maybe each account has a different specific goal.

Our brains engage in “mental budgeting,” which means we mentally manage money better when it is assigned to specific purposes.



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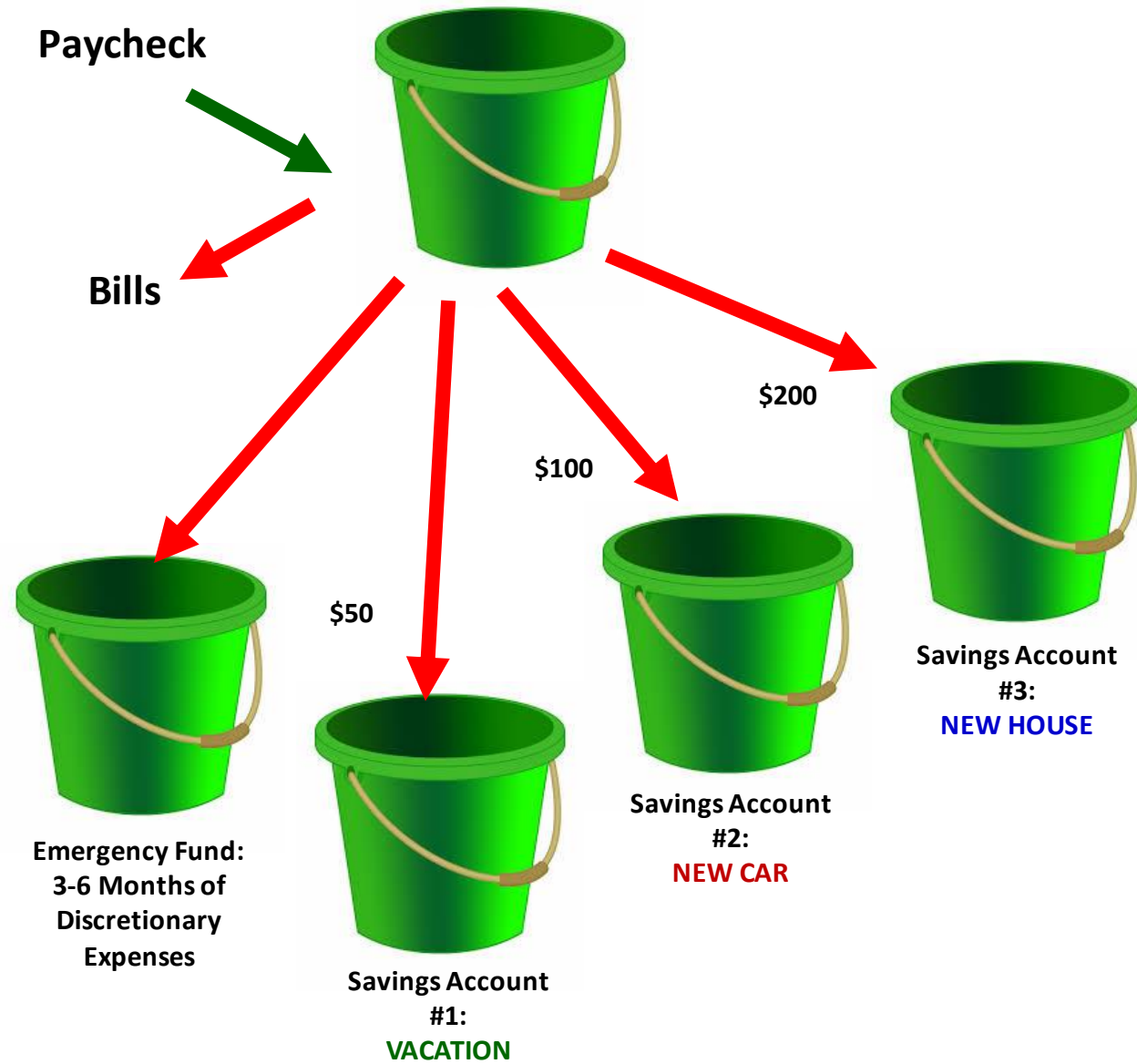
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FINANCIAL PLANNING FOR GRADUATE STUDENTS

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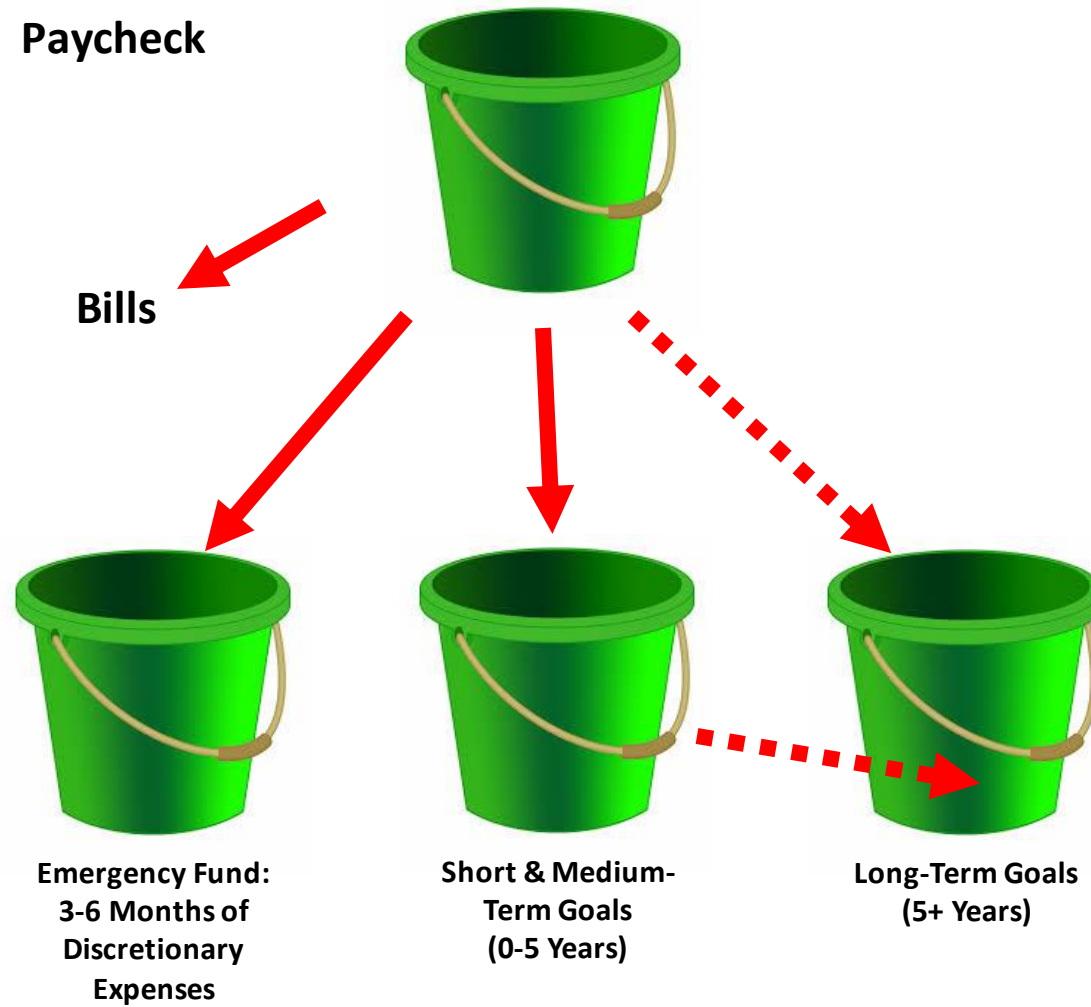
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**TODAY**

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**Checking &  
Transaction Account**



**No risk,  
0.0% return,  
all cash**

**Short-to-Medium  
Term Goals**



**Some risk,  
0-3% return goals,  
cash + savings**

**Long-Term  
Goals**



**Some Risk,  
3-7% return goals,  
savings +  
investments**

**Retirement  
Accounts**



**Lots of risk,  
8-12% return goals,  
all investments**



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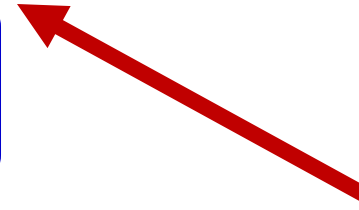
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ONCE EVERY SEMESTER:  
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IN THE NEXT 3 MONTHS:  
IDENTIFY WAYS TO DECREASE  
YOUR DISCRETIONARY  
SPENDING BY 25%

IN THE NEXT 6 MONTHS:  
MAKE A PLAN TO MANAGE –  
AND PAY OFF – YOUR DEBT

IN THE NEXT 6-12 MONTHS:  
OPEN A SAVINGS ACCOUNT,  
ONE FOR EACH OF YOUR GOALS



# IN THE NEXT 12 MONTHS: OPEN AN IRA OR A ROTH IRA (INDIVIDUAL RETIREMENT ACCOUNT)

You can contribute \$6,500 per year and invest in a wide variety of options.  
You get to avoid capital gains taxes and possibly defer income taxes.  
You get to benefit from compound investment returns over the long-term...  
and that's one of the key hacks to building wealth.

Open a Roth IRA if your income is very low today – the tax benefits are huge.



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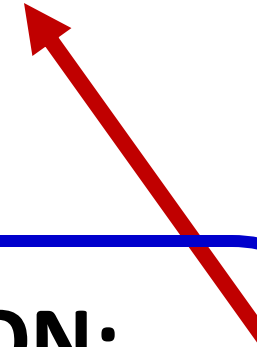
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IN THE NEXT 6-12 MONTHS:  
OPEN A SAVINGS ACCOUNT,  
ONE FOR EACH OF YOUR GOALS

IN THE NEXT 12 MONTHS, OPEN  
AN IRA OR ROTH IRA



**WITHIN 2 YEARS OF GRADUATION:  
HAVE AN “EMERGENCY FUND” ACCOUNT,  
WITH 3-6 MONTHS OF NON-  
DISCRETIONARY EXPENSES IN IT**

THIS IS REALLY DIFFICULT FOR ANYONE TO DO. BUT MAKE IT A PRIORITY.

Commit to paying yourself first with every paycheck. Commit to building your financial safety cushion...once you have this, then all other goals get easier and you will sleep better every night.



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# WITHIN 3 YEARS OF GRADUATION: ELIMINATE ALL OF YOUR BAD DEBT.

EARNING 10% ON YOUR INVESTMENTS IF YOU ARE PAYING 19.99% ON A CREDIT CARD.  
ELIMINATING HIGH-COST AND HIGH-FEE DEBT IS THE BEST BUDGET HACK POSSIBLE.

And begin working towards executing your overall debt plan. Do not be in a hurry to pay off your good & manageable debt. Simply having control over it will give you peace of mind.



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**FINANCIAL PLANNING GOALS FOR ALL GRADUATE STUDENTS**

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**IN THE NEXT 6-12  
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OPEN MULTIPLE  
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FOR EACH GOAL**

**IN THE NEXT 12 MONTHS,  
OPEN AN IRA OR ROTH IRA**

**WITHIN 2 YEARS OF  
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HAVE AN “EMERGENCY  
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DISCRETIONARY EXPENSES**

**WITHIN 3 YEARS OF  
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ELIMINATE ALL OF YOUR BAD  
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# 10 Financial Challenges for This Year



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# 10 Simple Challenges for This Year

## CHALLENGE #1

Set 5 financial goals for the next year, the next 3 years and the next 5 years.

You pick your time horizons. Make this work for you.

Financial goals are not necessarily just about money. They can be about your work or school. They can be about habits and behaviors.

The key is that if you can improve your habits and behaviors, if you can improve your satisfaction at work and at school, you will feel more empowered to take control over your financial situation, too.



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# 10 Simple Challenges for This Year

## CHALLENGE #2

Stop spending money after a certain time at night.

I'm an early bird, so I don't spend any money after 8pm. Occasionally, I have to make an exception if I'm at dinner with friends, but having this mentality prevents me from making frivolous purchases that do not bring me much joy.

Maybe a daily deadline won't work for you; what about picking 1 day a week where you won't buy anything? Pick a goal that challenges you a bit, that brings you some benefit, but doesn't force you to sacrifice your lifestyle too much.



# 10 Simple Challenges for This Year

## CHALLENGE #3

For any purchases over a certain amount, wait 24 hours before buying. For me, it's \$100.

If I want to buy anything that costs over \$100, I wait at least 24 hours. If I see some shoes online or a flight I want to buy, I wait, think about it and then decide if I need it. Many times I decide I do not. Other times I'm even more excited about it – and then I do it. Forcing myself to wait makes me be more intentional with my purchases, which is a big part of me taking ownership of my money.

Note, the one exception to this is groceries: I need food and I will eat the food, so I do not wait to buy groceries I need.



# 10 Simple Challenges for This Year

## CHALLENGE #4

As soon as you get each paycheck, or on the 1st day of each month, explicitly save \$25.

Maybe that means moving \$25 from your checking or debit account to a savings account. And then do not touch that money. The goal is to get in the habit of paying yourself first (or paying your future self first). And a side benefit is that you will have separate financial accounts, each with separate financial goals.



# 10 Simple Challenges for This Year

## CHALLENGE #5

Make saving a game.

After saving \$25 on the first day of the month, set a goal to save even more during the rest of the month. Maybe you set the goal of saving another \$50. If you manage to save \$150 instead of \$50, celebrate your success by taking the additional \$100 and using some of it to treat yourself. Maybe it's a spa day or a nice dinner – and then take what's leftover from this treat and put it towards savings.





# 10 Simple Challenges for This Year

## CHALLENGE #5 - Alternative

Make saving a game.

Anytime you treat yourself to a purchase over a certain amount, set aside  $\frac{1}{2}$  of the amount amount of the purchase to give to charity. For me, it's \$200.

If I buy anything over \$200 – except food or rent – I immediately set aside  $\frac{1}{2}$  of the amount to give to charity. I do not donate the money immediately, but I may pool it over several months to be able to give a bigger donation.



# 10 Simple Challenges for This Year

## CHALLENGE #6

Check your credit score.  
And study your credit report.

You can get a credit report for free from TransUnion, Equifax or Experian. Make sure what's on the credit report belongs to you. Challenge anything that is wrong. And make a plan to improve your credit score – by cleaning up your credit report or establishing a payment history that will work to your advantage over time.



# 10 Simple Challenges for This Year

## CHALLENGE #7

Analyze your insurance expenses at least once a year. Contact 3 different insurance companies and compare pricing.

It's easy to stick with the same company for years. But you may be missing out on the best pricing. It's easy to switch companies, so don't be afraid of it. Or maybe you can use the price comparisons to get a better deal at your current company. As the commercials say, just a few minutes of work can save you hundreds.



# 10 Simple Challenges for This Year

## CHALLENGE #8

Are you expecting a tax refund this year?  
If so, get rid of it.

While that may feel good, any financial advisor will tell you that that's bad financial planning. If you're getting a refund, it means you've been giving an interest free loan to the U.S. government for 12-15 months. Why do that? Would you rather have \$1000 a month for 12 months or \$800 a month for those same 13 months plus \$2400 three months later? I would rather have the money sooner – because then I can save it or invest it. So if you are expecting a tax refund this year, go talk to your human resources folks and change your withholding so you pay less in taxes each pay period and get more of your own money with each paycheck.



# 10 Simple Challenges for This Year

## CHALLENGE #8 - Alternative

Are you expecting a tax refund this year?  
If so, get rid of it.

Note, the one exception I may make depends on your behavior: if you get that \$2400 refund, are you going to use this to invest or pay off debt? If so, then getting a refund may make sense. But if you view a refund as found money that you can do anything with, get rid of it.



# 10 Simple Challenges for This Year

## CHALLENGE #9

Cancel (at least) one subscription this year.

Look through your recurring subscriptions that automatically charge your credit card or deduct money from your bank account and think about (a) whether you really need that subscription, and (b) whether you would be better off just paying a-la-carte instead of with the subscription.

For me, I had a \$32 monthly car wash subscription; I could wash my car all I wanted every month for \$32. Well, in reality, I only need my car washed once or twice a month – especially as I'm driving less these days. So I got rid of the subscription. I still wash my car at the same place, but now I spend \$10-\$20 a month instead of the fixed \$32 a month. It may not be a huge savings, but it's more about the habit and the ownership of my spending.



# 10 Simple Challenges for This Year

## CHALLENGE #10

For 1 month each year, do not dine out. Nothing.

Maybe 1 whole month is too ambitious.

Maybe you start with a week. Or weekend.

Or maybe you stop dining out on Fridays only.

Or maybe you eliminate or reduce just one habit...coffee, fast food, alcohol. Identify a habit that you know is not aligned with your personal or financial goals...and then take some baby steps to improve it.



# Final Question of the Day

**Why are you in graduate school?**

**This is the biggest investment you've ever made. You are giving up several years, thousands of dollars and enormous effort & energy.**

**What return are you getting from this investment?**





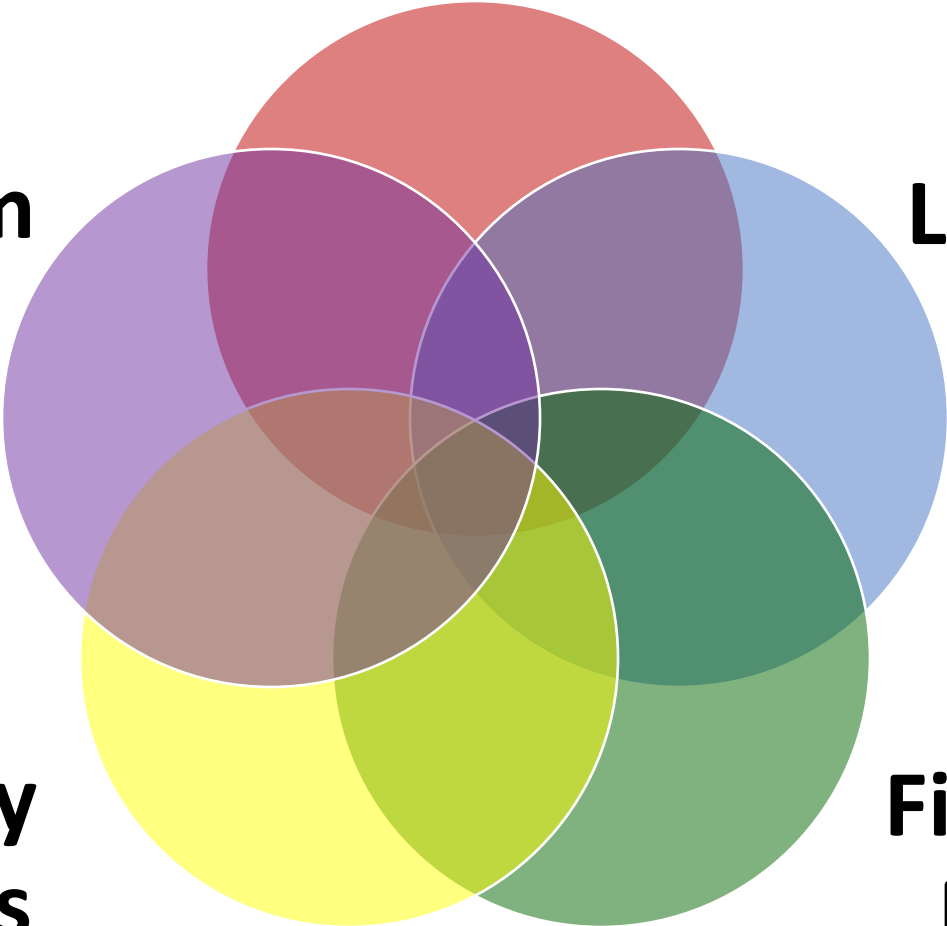
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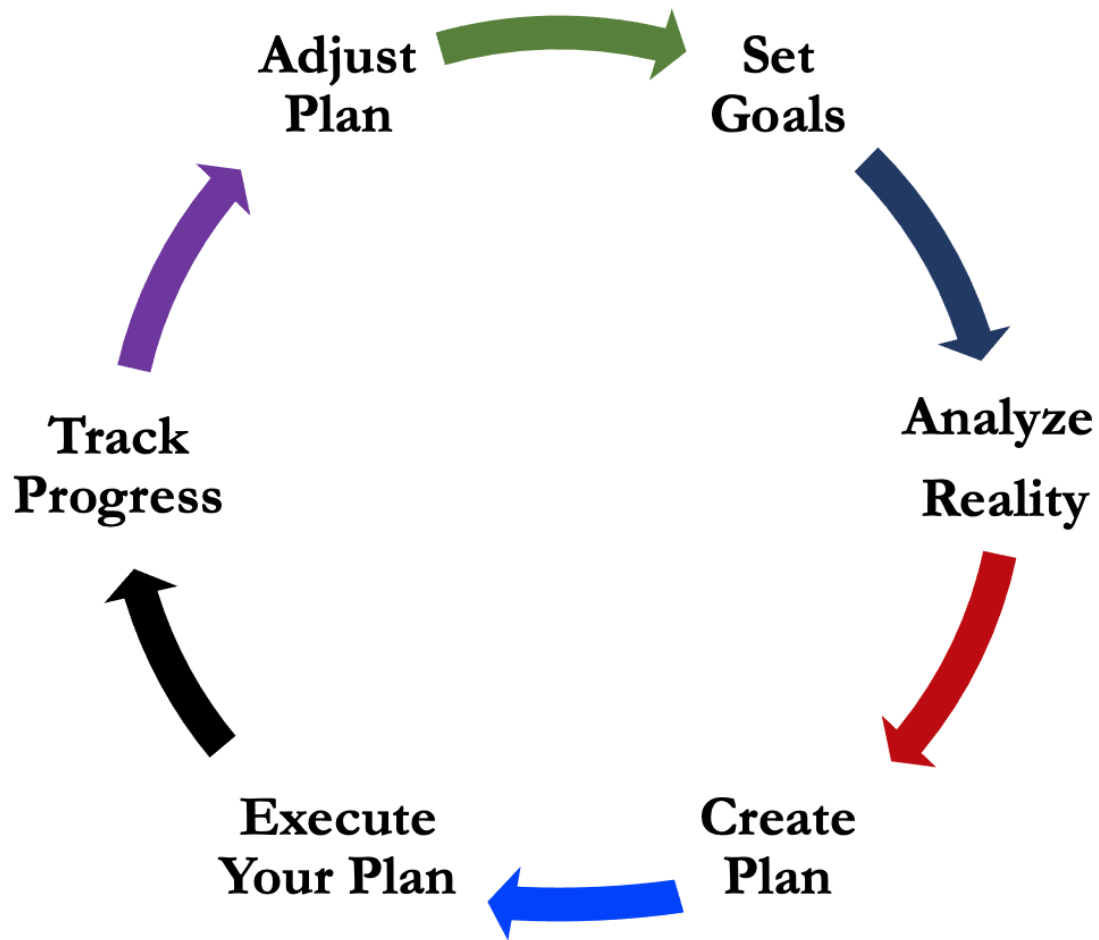
**Short-Term  
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**Long-Term  
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1. **Set your goals.** What do you want to achieve in life? What financial goals will make this happen?
2. **Analyze your reality.** What is your situation? What is your income? What are your expenses? When can you achieve your goals?
3. **Create your plan.** Focus on the short-term – the next 3-6 months – and the long-term – the next 1, 2, 5 and 10 years.
4. **Execute your plan.** Work to decrease your expenses. and to pay off debt. Work to increase your income and your savings.
5. **Track your progress.** How are you doing? Are you ahead of your goals? Are you behind your goals?
6. **Adjust your plan** to reflect your progress, your new reality and any new goals.
7. **Repeat. Revise. Enjoy.**

Isn't this a lot like what you do with your education planning?

# Financial Wellness

*A goal without a plan is just a dream.*

*Wealth is largely the result of habit.*

*The most difficult thing is the decision to act; the rest is mere tenacity.*

*It takes as much energy to plan as it does to wish.*

*You cannot escape the responsibility of tomorrow by avoiding it today.*



***The best investment you can every  
make is finishing your degree.  
Get across that finish line and then  
move on to bigger and better  
things...personally, professionally &  
financially.***



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