

Main Goal;

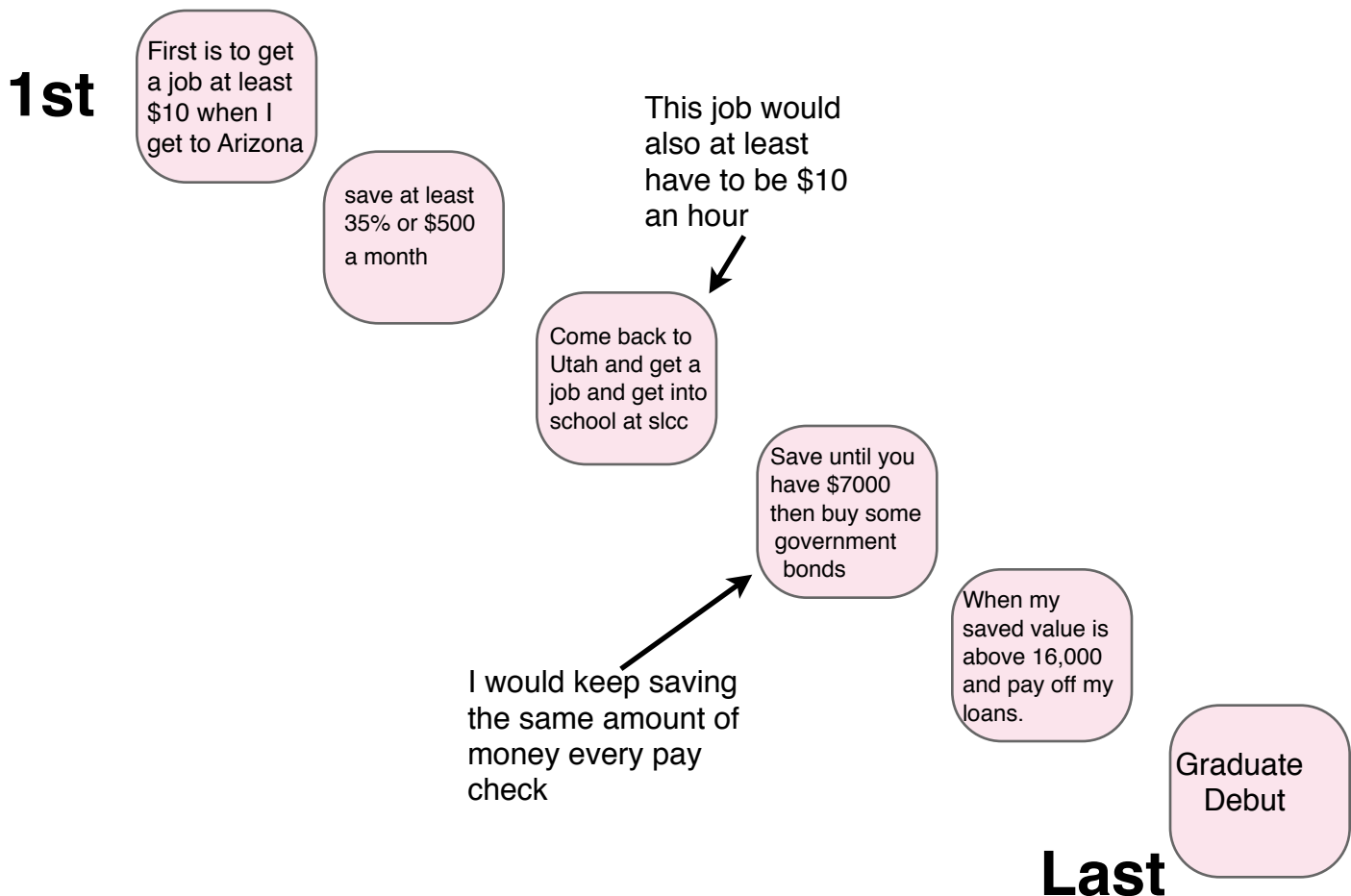
My main goal is to be debt free at the end of next year, or better said at the start of 2012. This debt that I have and will occur will be for school and living. I am going to be going to a school in Arizona this next year and that will cost me about \$16,000. I have been debt free my whole life and would like to have that stay the same.

Position;

The debt I will occur will be from Stamford loans so I will not need to pay them till I am done with school and since I will be coming back to Utah and will be finishing at a 4 year school with my business degree, I will go to school and save money within the two years I will go to school and finish my degree.

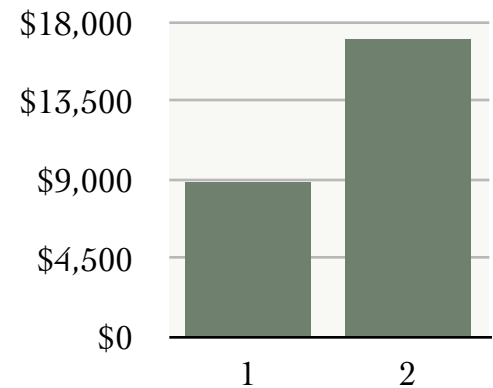
First I will begin to save and put it into my Savings account that I already have set up, after which I will begin to purchase along with that Government Issued 90 day bonds or year CD's something that has less risk, so that I can gather in a good rate of return, but with the least amount of risk.

Stepping stones to get me debt free before I get my Bachelors Degree.



I pulled These numbers from my calculations of the following.

Current savings	\$1,000
Savings goal	\$17,000
Length of investment (years)	2
Type of interest rate	APY
Interest rate	4.00%
How often is the interest compounded?	Quarterly
Monthly savings goal	\$640.73



I have also thought that I will be starting up a small business with my friend and we already have funding from his dad, and I will have some extra income that will help me save for this goal as well. I am dead set on following this plan and keeping to it so that I can be free from interest rates and loans when I start my Career.