Career and Retirement Plan

*“A Goal without a plan is just a wish.”*

*-Antoine de Saint Exupéry*

 In this project you will plan out your financial future using every aspect of the course. The report should probably be between 1 and 5 pages double spaced. You should cover the following things:

1. What is your career plan
	1. What is your ultimate career goal (I am a bioengineering student ) I also want to open small business
	2. What job do you hope to have when you graduate from college? I want to be a medical devices seller)
	3. What you are doing now to prepare for your career(this could be in school and out of school) I am doing my bachelor degree in bioengineering and miner in business. I also do small business selling and buying cars which makes me good margin profit
	4. How long will it take you to climb your career ladder? One year left to graduate and start.
	5. How much money do you expect to make(when you graduate and mid-career) 70K a year.
	6. What is your plan B, incase what you plan doesn’t work out?

I will work in any small company and complete doing my small business of selling and buying cars.

1. Credit
	1. How will you use credit cards( chose a way )
	2. How will you raise your credit score( chose a way )
2. What will be your strategy for major purchases
	1. Cars: will you buy or lease and how long will you own cars ( I will buy )
	2. Homes: when will you buy a house, how often will you move (I will buy )
3. Talk briefly about how insurance will play a role in your financial plan ( I will have the cheapest one )
4. Retirement
	1. How much money do you need to retire ( make it Your way , I would love to have a small business before )
	2. Do you plan on living on only the interest of your retirement account or do you plan to use the principal ( small business )
	3. How much do you plan on relying on social security ( Do your way
	4. Do you plan to leave anything to your children(if you plan to have children)
		1. Do you plan on helping to pay for your children’s education (Your way)
5. Investing
	1. How to you plan on getting enough money to retire (your way)
	2. How much you will contribute each year or month(your way)
	3. Investment strategy ( your way) choose and write )
		1. Stocks
		2. Bonds
		3. Mutual Fund
		4. 401k
		5. IRA
		6. Real estate