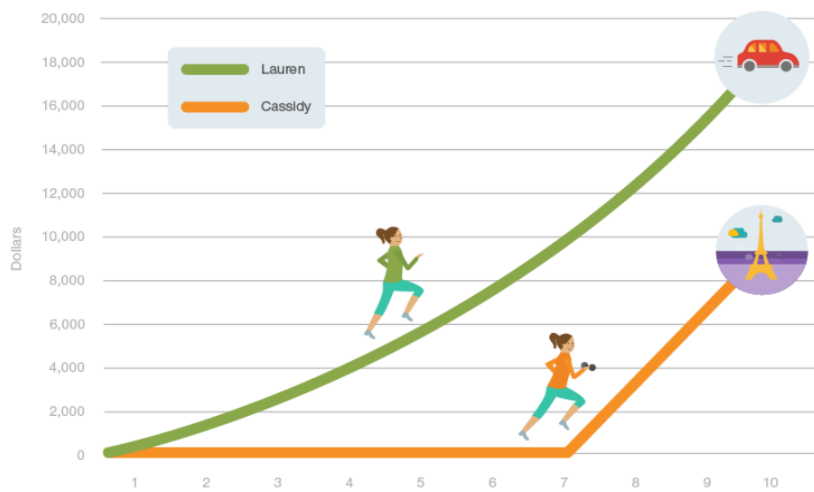


# Tales of Twin Spending.

Understanding how spending and saving choices can impact reaching a goal is a key lesson for kids to learn early on. Read how twins Lauren and Cassidy made decisions to show how mapping out a plan can guide kids in monitoring, sticking to, and reaching their financial goals.

## Tales of Twin Spending

Lauren and Cassidy are twins. When they were 12, they opened their first bank accounts. Lauren decided that she wanted to buy a car after college and put \$100 a month into an investment account for the next 10 years with the allocation of 60% stocks, 30% bonds, and 10% money market funds. Cassidy decided to spend \$100 a month for a gym membership. She kept her membership for seven years and then started putting \$100 a month into a savings account to pay for a vacation. When they were 22 years old, they looked at their accounts and were happy. Lauren had \$17,202 and Cassidy had \$3,628 - goals met!



NOTE: This example assumes an annual rate of return of 7% for equity funds, 5% for bond funds, 0.8% for Money Market funds and 0.5% for a savings account.

Keep going, you're doing great!

