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The Priebe Post

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Real World Financial Tips for Graduates

It's graduation season for college and high school seniors, but after all that pomp and circumstance goes away, the real world awaits. According to the National Center for Educational Statistics, over 3 million college grads will leave campus this Spring for good.



What financial lessons should the younger set take with them as they join the workforce – especially college grads carrying much more student loan debt than previous generations?

Build a budget. Young consumers starting out need a good plan to stabilize their finances. That means tracking all income and expenses – cash coming in and going out – on a monthly basis. Keep an eye on budget items within your control, such as utilities, groceries and entertainment expenses. Minimize those costs at all times.

Save some dough. It's not easy, but stashing some money away is a huge long-term benefit for young Americans. That money comes in handy if you lose your job or run into another emergency. Use a good savings calculator to help you reach your savings goals.

Stay ahead of your bills. To get a good credit rating, which gets you better interest rates on any loans or credit you'll be seeking, keep paying bills on time. Not only does paying bills on time keep rates down, but you'll avoid late payment fees that can eat into your budget and savings.

Track your credit score. You're going to need credit to buy such things as a new car or to rent a decent apartment. Keep an eye on your credit score to see how you're rolling financially and to watch out for discrepancies that can hurt your credit score. Review your options at www.annualcreditscore.com.

Max out on your 401(K) plan. If you're working, make sure to take full advantage if your employer has a retirement plan. Studies show that the earlier you save money for retirement, the faster that money grows and the more cash you accumulate. According to the IRS, the maximum allowable contribution for 2019 is \$19,000 if under the age of 50, \$25,000 if over the age of 50.

Living on your own is a daunting but exhilarating experience. It's less daunting if you're a good steward of your money right out of the gate. (Source: www.nces.ed.gov)

Priebe Investment Plans is just a click away

Our website has a plethora of information available at your fingertips: Access to your accounts, articles on the latest news from around the world, retirement calculators, newsletters, Priebe radio show archives and so much more.



Priebe Investment
Plans invites you to a



On Tuesday,
June 25th,
at 12 noon

We invite you to join us in our Fort Lauderdale office for an educational presentation.

Topic

Mid-Year Review:
Staying on Track for
2019

Join us for a friendly discussion. **Bring your spouse, neighbor or friend.** Walter Priebe will have a short presentation and will be available to take any questions. Seating is limited. Lunch will be served.

Please call our office,
954.974.3266 to reserve
your seat.

Office Address:

2933 W. Cypress Creek Rd.
Suite 102

Fort Lauderdale, FL 33309

Proper Flag Etiquette

June 14 is Flag Day, the national holiday many Americans celebrate by displaying the Stars and Stripes in front of homes and businesses. Here are a few tips on proper display, according to the Flag Code (USFlag.org):

- When the flag is displayed from a staff projecting from a window, balcony or a building, the union should be at the peak of the staff.
- The flag should not be displayed on days when the weather is inclement, unless it's an all-weather flag.
- Display the flag only from sunrise to sunset, but it may be displayed at night, if illuminated.
- When the flag is lowered, no part of it should touch the ground or any other object; it should be received by waiting hands and arms.
- To store the flag, fold it neatly and ceremoniously.
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ALZHEIMER'S AWARENESS MONTH

Exercise and Alzheimer's

According to an article published in Current Psychiatry (January 2019), physical exercise may have a positive impact on Alzheimer's disease (AD) symptoms. Compared with being physically inactive, low levels of weekly physical activity were associated with a 29 to 41 percent lower risk of developing AD, while higher weekly physical activity was associated with a 37 to 50 percent lower risk.



Tune in to Walt of Priebe Investment Plans from 10am-11am every Wednesday on your 740AM dial and 8am-10am every Sunday on your 1230AM dial.

TRIVIA QUESTION

On June 14th American celebrate Flag Day. Who was the maker of the first flag?



Sunday, June 16, 2019



"Retirement at 65 is ridiculous. When I was 65, I still had pimples."

George Burns

CLIENT CELEBRATIONS

Client Birthdays

Dan August
 Suzanne Antonich
 William Abbaticchio
 Jon Conley, Jr.
 John Chapman
 Kathy Dennis
 Ha Eaglin
 Gordon Ernst
 Melissa Fulkerson
 Lynette Gobin
 Kathleen Gerstner
 Matthew Johnson
 Frances Iorio
 Jessie Jones
 Kraig Kessel
 Ethel Lagravinese
 Anne Marie Livingstone
 Brenda Mackenzie
 Ken Quick
 Earle Renshaw
 Leonard Singer
 Gloria Schum
 Fran Tucker
 Tony Waterhouse



Wedding Anniversaries

Larry & Jan Auerbach
 Afo & Tiffani Aduloju
 Daryl & JoAnn Britton
 Roland & Brenda Coolong
 Rob & Adriana Christie
 Russ & Ann Demarais
 Joe & Pam Hardie
 Donald & Rose Hall
 Jose & Ilene Lartitegui
Walter & Debbie Priebe
 Mark & Kelly Paterson
 Darma & Edese Sainmervil
*A special CONGRATULATIONS goes
 out to
**Thomas & Stephanie Witkoski
 celebrating 30 years!!!***

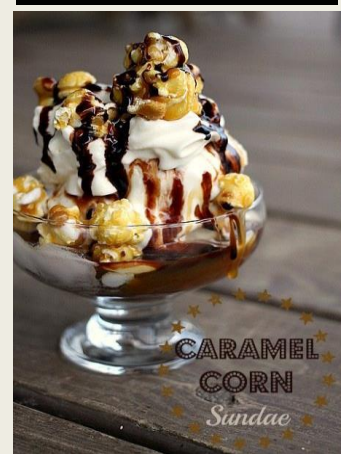


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Rosie's

RECIPE CORNER



In all my years as a flight attendant and travelling, I took notice that men love ice cream sundaes. A little bit of indulgence goes a long way. Why not treat your dad, grandpa, uncle or father figure with a bit of indulgence this Father's Day! From a basic sundae to an over the top creation, have fun and indulge! Here is one of my favorites. – Rosie K.

Ingredients:

3 scoops of vanilla ice cream
 1 ½ T. hot fudge sauce
 1 ½ T. caramel sauce
 1 dollop of whipped cream
 1 handful caramel corn
 1 T. chocolate syrup

Assemble the sundae and enjoy!

TRIVIA ANSWER

No one knows with absolute certainty who designed the first stars and stripes or who made it. Congressman Francis Hopkinson seems most likely to have designed it, and few historians believe that Betsy Ross, a Philadelphia seamstress, made the first one. Click on the link below for the evolution of the United States Flag:

<http://www.usflag.org/history/flagevolution.html>