



The world may change.
The way we care *never will.*

Real World Financial Tips for Graduates



Live via
ZOOM!!

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, about 3.7 million college grads will leave campus this spring for good, and most won't be coming back to mom and dad's – with any luck, they'll be on their own for good. Millions more high school seniors will join them, striking out on their own instead of going to college. 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 longterm 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 2021 is \$19,500.

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 invites you to a



On Tuesday,
June 29th
12 noon

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

Topic:

Planning for the
Rest of the Year

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 or to get a link to the LIVE zoom meeting.

Office Address:
2933 W. Cypress Creek Rd.
Suite 102
Fort Lauderdale, FL 33309



Referrals! Referrals! Referrals!

We love referrals!! Please tell your family, friends, or neighbor that Walter Priebe will buy them lunch for an opportunity to introduce himself and offer his services and expertise. Two dates are being offered this month. We invite you and a friend or neighbor to come on by for a

quick introduction, order lunch to go and allow him the opportunity for a no-cost, no-obligation first appointment at a later date at your convenience. Please call to book your next lunch with Walt!

Thursday, June 10th
Two Georges at the Cove
1754 SE 3rd Court
Deerfield Beach, FL
12pm-2pm **LUNCH**

Thursday, June 24th
Shooters
3033 NE 32nd Avenue
Fort Lauderdale, FL
12pm-2pm **LUNCH**

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.

Alzheimer's Awareness Month

<https://www.alz.org/abam/overview.asp>



Tune in to Walt of Priebe Investment Plans from 10am-10:30am every Wednesday on 1470AM, 95.3FM and 103.9FM dials and 8am-10am every Sunday on your 1230AM dial.

TRIVIA QUESTION

In celebration of Flag Day on Monday, June 14th, who created the first flag?



CLIENT CELEBRATIONS

Client Birthdays

Daniel August
Suzanne Antonich
Bill Abbaticchio
Adriana Christie
John Chapman
Melissa Fulkerson
Arthur Forte
Jessie Jones
Kraig Kessel
Ethel Lagravinese
Anne Marie Livingstone
Joan McGoldrick
Brenda Mackenzie
Kenneth Quick
Joe Renshaw
Leonard Singer
Gloria Schum
Frances Tucker
Tony Waterhouse
Sindee Winkler
Karen Waterhouse



Wedding Anniversaries

Larry & Jan Auerbach
Afo & Tiffani Aduloju
Daryl & JoAnn Britton
Roland & Brenda Coolong
Russ & Ann Demarais
Donald & Rose Hall
Joe & Pam Hardie
Jose & Ilene Lartitegui
Darma & Edese Sainmervil
Walter & Debbie Priebe



TRIVIA ANSWER

It is a known fact that Betsy Ross, who was a flag maker at the time, created the first American Flag but she did not design the flag. A sketch was presented to her by the committee that included Gen. George Washington.

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Rosie's

RECIPE CORNER



Cherry Mango Anti-Inflammatory Smoothie

When it comes to chronic lung disease, the importance of reducing inflammation cannot be stated high enough. As inflammation within the airways is a core condition of lung disease symptoms – particularly as it leads to the blocking of the lungs airways – reducing this inflammation (internal swelling) and lessening the restriction of the airways is key to better breathing. With that said, carotenoids are chemical compounds found in mangos, carrots and plums, and are important for the healthy maintenance of mucus membranes in the lung tissue, helping to promote the healing and protection of lung cells.

Ingredients:

1 cup of frozen sweet cherries

½ – ¾ cup of water

1 cup of frozen mango

¾ cup of water

Directions:

Place the cherries and mangoes in two separate bowls and let them sit to thaw for about ten minutes. Blend, on high, the cherries and water first, until smooth. Add the other ¼ cup of water if too thick. Pour into glass. Rinse blender and add the mango and water. Blend on high until smooth. Add more water if needed. Pout into glass on top of the cherry layer.

Enjoy!