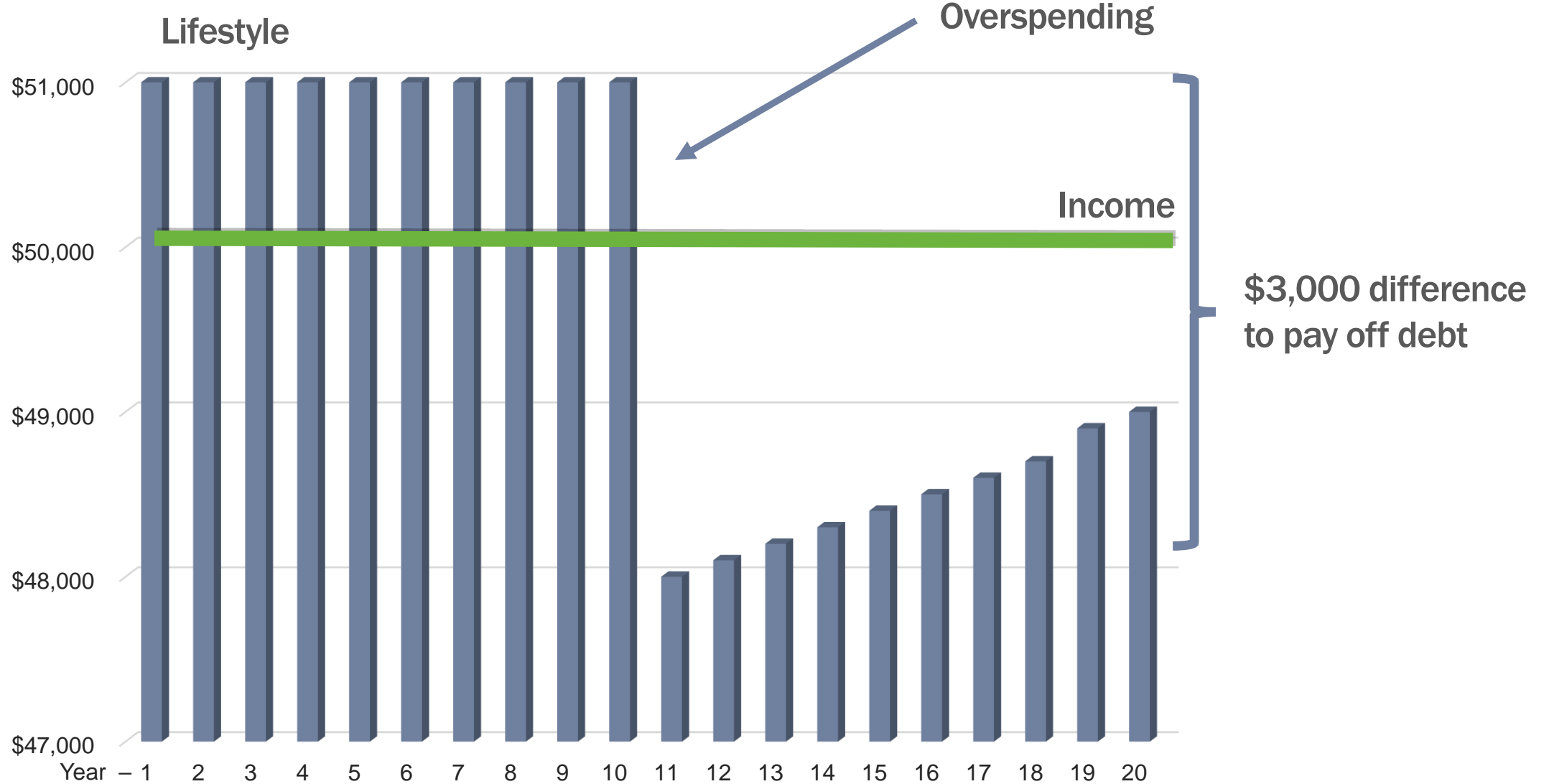


Long-Term Damage of Short-Term Overspending



Spending beyond your budget may advance your short-term lifestyle decisions, but it is important to note that your accumulated debt coupled with high interest rates will affect your income level later as deferred payments mature.

Source: Ron Blue Institute®
Assumptions: \$10,000 in accumulated debt with a 10% annual interest rate