

Student

Stacks



Dream. Plan. Achieve: Turning Aspirations Into Financial Action



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Happy Financial Literacy Awareness Month! If there's one thing I want you to remember, it's this: **progress matters more than perfection.** Especially when it comes to money.

Dreaming is not only allowed, it's essential. Before spreadsheets, budgets, or calculators, there's imagination. Play the "what if" game. What if you traveled? Bought a home? Took a break between jobs? Supported your family? Your dreams give your money purpose.

But life isn't static; especially in graduate school and beyond. Income changes. Expenses shift. Unexpected things happen. That's why **not having an emergency fund is an emergency.** Before chasing the fun goals, build a financial safety net. Paying yourself first, automatically and consistently, is how dreams survive real life.

Once the basics are covered, it's time to move from dreaming to doing. Start with your **monthly income versus expenses.** What's the gap? That difference is where your dreams live. Use it intentionally. Turn ideas into **realistic SMART goals** with real dollar amounts and timelines. Your goals don't need to be perfect, they just need to be honest and flexible.

Most importantly, **don't shrink your dreams to fit your current income.** Make a plan that grows with you. Adjust when life happens. Keep going anyway.

Dream big.

Plan thoughtfully.

Achieve steadily.

Because every dollar saved is a step closer to your dreams.

Financial Literacy Month

OSFL enjoyed celebrating Financial Literacy Month with you all! From interactive events to real money conversations, so many students showed up, learned, and walked away with prizes and new financial knowledge!



“ Simple almost always beats complex.
 -Morgan Housel ”

Getting started, even with just a small step, is how financial confidence begins. It can feel intimidating, but action matters more than perfection. Plans can change; not starting is the real setback.

Pick one small step today. Check your balance, set a savings goal, write down one financial question, or book an appointment with Financial Literacy to get started.

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