

Class of 2019 Marketing End-of-the-Year Salutations

Directions: In the space provided below, I want you to try and find at least one nice thing to say about your fellow marketing scholars. Please try and take this seriously and I do not want to see anything negative, even if you just think you're "playin".

Scholar	Comment(s)

Continued on back...

June 3, 2019

Dear Tom,

CONGRATULATIONS! It's official ~ you're a graduate!

I hope you enjoyed your two years in the Maple Marketing & DECA program and left high school as a true marketing scholar. We had an outstanding group of scholars these last couple years and I have to honestly say, they have been some of the best I have had in my twelve years of teaching in Maple.

I asked each of you to say a few words about your fellow classmates. Here's what your fellow classmates said of you:

Nice, funny, friendly, seems really quiet but really isn't for she is always cracking jokes, very nice, respectful, nice to others, respectful, a very good friend, good listener, fun to be around, smart, hard worker, cute, team player, can go far in life.

Please enjoy the enclosed "gift" to remember all the good times we shared in marketing. I expect you to keep me posted of your successes, of which I hope there are many. Use the knowledge you have gained to move you forward not only in your future careers, but in life overall.

I wish you the best of luck in whatever the future holds for you.

Your favorite marketing instructor,



Dr. Griffin's Finance Philosophy



- 👉 Frugal (financially stable) > Flashy (broke)
- 👉 Buy a house versus rent = tax breaks & you build equity ☺
- 👉 Open a checking account versus using a Check-n-Go (waste \$)
- 👉 Buy versus leasing a car (36 months maximum payments)
- 👉 Use coupons, reward programs & sales to save money
- 👉 Save 10% (or more) of your money for retirement (Goal: 20%)
- 👉 Invest for the future (joys of compounding interest growing)
- 👉 Research cars at home before visiting dealers (www.kbb.com)
- 👉 Build your credit report (FICO vs FAKE-O!) – Goal: 700 and up
- 👉 Keep student loans LESS than your first year jobs income
- 👉 Budget your money to live BELOW your means & save money
- 👉 Only charge what you can afford to pay off monthly (no debt)
- 👉 Use credit cards to BENEFIT you = FREE stuff (air, cash, etc.)
- 👉 Balance your checkbook monthly and keep accurate records
- 👉 Avoid the “Latte Factor” – pack lunch, drink\$, etc. to save \$
- 👉 Continue to educate yourself on financial literacy



See you at the top! TG712@aol.com