

Student Name

Date

Personal Finance

Ms. Joy Bauer

“Personal Finance”

Since starting this class, I have a better understanding and knowledge. Personal Finance thus far has been extremely helpful in how to save and stay out of financial debt. When doing the two interactive worksheets for chapter two, it has become easier in the short amount of time spent online and reading the textbook. The book is interesting and gives useful information. I will continue looking at the textbook for much longer than the class. It is easy to understand gives great examples of how to do things simply.

What I pulled away from chapter two is how much of our income goes out in one month. Housing is one that was surprising to me. I know it is not cheap buying a home, but the upkeep in the house after the fact. Without the upkeep of a house, your house will decrease in the market value. While I am still in college and cannot afford to live in my own house, renting has been the only option. Renting is not as cheap as what it was five to 10 years ago.

When it comes to buying clothes, I am not a clothes shopper by any means. I have asked my friends to help me on how much they spend each month on clothes. The prices are astonishing. One of my friends said that she spends about two hundred dollars on clothes for work and personal. I for one spend fifteen dollars for personal and work. I find it cheaper to buy clothes in off seasons when the clothes go on sale.