

Overall, your financial plan has some great ideas for investments and goals for your future. Below are some of my suggestions.

Textbooks:

- You budgeted: \$1,500
- In my experience, this cost can be reduced by:
 - Buying used textbooks
 - Sharing textbooks with friends

Other Expenses:

- You budgeted: \$10,000
- \$5,000/semester is a lot of money to set aside for possible expenses
- Decreasing this amount might be a good idea to save money and possibly put it into a savings account

Plan to Pay for College:

- Applying for scholarships, loans and seeking help from your parents are all efficient ways to pay for college
- It is important to research for scholarships because there are so many available that people don't take advantage of

Career Path:

- Graphic designer:
 - These skills are valuable to a lot of companies
 - You could have a job as a graphic designer and also freelance for other individual assignments to make more income

Avoiding Debt:

- Good investment decisions to make sure you have money set aside
- Paying off credit cards regularly and in the highest amount possible is crucial to get good credit scores and avoid debt

Short Term Goals:

- Buy a car—You budgeted: \$20,000
 - Buying your first car, you could probably save money here by buying a used or cheaper car
 - It is important to make sure your car is in good shape to avoid payments down the road, but used cars can be much cheaper and of similar quality

Long Term Goals:

- These are all realistic goals and I think you have budgeted an appropriate amount for each