

Gimme My Money Workshop

Sign up for: Monthly Savings Meetings	1st Monday of the month
<input type="checkbox"/> Introduction: Bye Bye cigarettes	10:00 am
<input type="checkbox"/> How to set short term goals	10: 00 am
<input type="checkbox"/> Making you wallet fat	10:00 am
<input type="checkbox"/> What not to do with your money	10:00 am
<input type="checkbox"/> Long term goals	10:00 am
<input type="checkbox"/> Going on a much needed vaycay	10:00 am

Sign up below and be on your way to having
a fat wallet!

Name _____

Address _____

Phone _____



Time to quit smoking
before your money
goes....



Up in smoke!

Gimme My Money

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For the Love of Money The Financial Risks of Cigarettes



BUS-121

Instr: F. Paiano



Tired of being broke? Quit smoking for a week
and see how much money you can save....

Financial effects of smoking: The Obvious

Everyone knows that smoking is bad for your physical health, but have you ever thought about how bad it is for your financial health?



Believe it or not, the physical toll on your body will start to take a major toll on your finances. Paying for visits to the doctor when you can't get rid of the hacking cough when you catch a simple common cold. With these doctor visits you will have co-pays and prescriptions to pay as well, not to mention the time and money it will cost for gas or other transportation and time off work. Those few things can add up really quick!



The Not So Obvious



Have you been wanting the new Iphone X or a new pair of Nike Huaraches, but you just can't seem to scrape up the money? Let's use this as an example of how you could do it: Let's assume you smoke a pack a day at the cost of \$9/pack. That's roughly \$126 you could save in just 2 weeks!! If you were to put what you would normally spend on cigarettes weekly in a jar, you could afford those Nike Huaraches in 2 weeks! Using the same assumptions, you could afford to buy that Iphone X in about 8 months. Now wouldn't that be something!



The Ridiculous

Imagine being able to buy a car with the money you save from not smoking. With the above assumptions, you could possibly buy a \$10,000 used car with a car payment of about \$200 a month which would leave you with about enough left over to cover your monthly insurance payment. You would have more money available if you smoke more than 2 packs a day!



The Reality

You can either start making a change in lifestyle and quit smoking or you can continue on this path of throwing your money away, or better said, keep watching it go up in smoke.

Why don't you save that money and get things you want: a car, a fancy phone, nice shoes, be able to take your girlfriend to an actual dinner that doesn't consist of eating out of a paper bag or take your boyfriend to a real movie theater instead of watching re-runs on Netflix. Get out and live a little with your newfound wealth. Use your money and quit giving it to the cigarette companies who don't care that you are broke from week to week, eating ramen, slowly killing yourself and walking or taking the bus to school. Tell them you're keeping your money!!