

Financial Goals

By Jennifer Munoz

Long-Term Career Goal

I want to become a physician or a specialist in the role of medicine. Since I was a kid, I decided to study the human body because it sounded really interesting. I am choosing a medical career because I really like science and that's the motivation I have to keep moving forward. Also, I want to be the first doctor/specialist in my family and I want them to be proud of me. I read many articles that doctors are really well paid in U.S.

Physicians in the U.S. make \$195,000 and specialists, \$284,000. But is no always accurate the right amount because all depends what kind of specialist I want to become. If I want to become a orthopedic surgeon, I will make about \$421,000 salary.



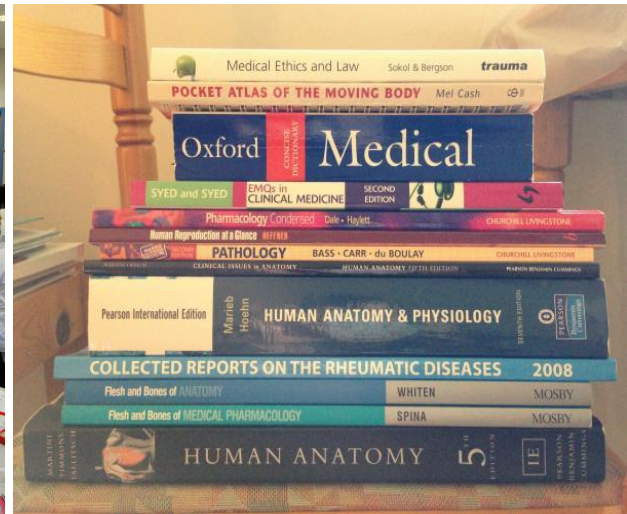
Long-Term House Goals

For a house goal, I will prefer to rent a house or an apartment because maybe I will be a person who would be moving frequently. I would like to live in Toronto, Canada, but maybe that's impossible. To rent a house in Toronto, it will cost me around \$2000 - \$2999 every month with some utilities.



Long-Term Education

To achieve my career and goals, education is the root where I have to begin. Education is really important to me because with the more education I get, the more successful I will become to achieve my goals. After I graduate from high school, I am thinking of getting into a medical school where they offer combined undergraduate programs. Medical schools are really expensive, which will cost me a huge amount of money. It will cost me around \$29,570 - \$49,369 or even more for tuition and fees.



Long-Term Car

Having a car in U.S. is really important and necessary. To me, having a car will be really important because I will need the car to travel to school and work place. I think I will prefer to lease the car first instead of buying it. Even though leasing a car will bring me benefits and drawbacks. One benefit is that if I purchase a car of \$30,000, the car would be worth \$16,500 at the end of the lease. A drawback is that I have to drive the miles required by the company.



Long-Term Business

It might be impossible, but I always wanted to create my own fashion brand clothing. I design pieces of clothes when I got free time. Besides of wanting a medical career, I also want to create my own company. I want to start the business now, but is hard to find companies that can help me. I thought of starting the fashion business at a earlier age because I might get money to start saving. This goal is important because I always wanted to be independent in my earlier age and I want to create new clothing style for women. I don't know how much money this goal will cost me to achieve it, but I know it will cost me a lot of time because being a young designer is hard to fit in the fashion world. But I know that a fashion designer earns an average salary of \$59,522 per year.



Summary

My main focus is the medical career. Even though I want to start a business, I am not changing the idea of becoming a doctor. I am planning to earn a lot of money if I can do both jobs at the same time. If I have the opportunity to do both jobs, I will be earning around \$480,522 salary, but I have to pay taxes. Right now I am studying really hard to get a high education. My main point is a doctor career, which it takes around 11 or 16 years to become a specialist. To be a fashion designer it takes around 6 years, can get into this profession independently or in a design firm without formal education. I am not sure the amount of money I will spend, but I only want to spend money for important things such as bills and all my needs. But of course, if I achieve my goals, I have to pay back the money I will borrow from the government first.

How do I accomplish my Long-Term goals?

By starting in high school, I started accomplishing my goals.

I accomplish my goals by:

- Challenging myself in every subject
- Getting AP courses
- Challenging a lot in science
- Looking up for opportunities
- I talk to my parents about my dreams
- Looking up for universities that offer my needs