



Hi Everyone,

The other day our family went to a science museum. There were all sorts of interactive experiments and exhibits including one that teaches about prisms and mirrors and the like. It was kind of silly but lots of fun.

I think being silly at times is a necessary part of life. Sometimes we have to let go of all of our serious responsibilities and obligations and just have fun. Though there is one part of your life that you should never be silly about, your finances. If you decide to have some silliness in your life make sure it's within your budget. One thing I think is silly is when people live way beyond their means. I'm not even sure silly is the right word. Maybe crazy is a better word for it. Whether it's silly or crazy please don't live like that. Pay down your debt now. Start that savings program. Certificate of deposit rates have been rising. It's time to start investing in them. And you can open a certificate of deposit for as little as \$500 at the credit union.

Once you've got that savings program going and are paying down your debt go out and be a little silly. You deserve it.

Till Next Time,

Evan Clark
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