

# Carter racing essay sample

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**ASSIGN  
BUSTER**

As fresh graduate, it is important to us to practice the monthly budgeting and personal planning. But in the practically situation the younger generation which is fresh graduate usually will negligent the important of Personally Financial Planning. The Financial Planning is not only for us for current situation, but it is the taproot for our future financial especially when our old day and retirement day already close to us. It based on what that we already planned, construct, done during younger day. Fresh graduate must carefully in planning their financial planning, I'm sure as the younger generation there is many things that they would like to buy, once they get the first job. For sure they will attract to buy the new car, new shoes which is more expensive compare the shoes that they buy during study, handbag for woman, cloths and other things that will influence them to spend.

Sometimes, the fresh graduate will challenge each other in term of whom are more spend to luxury things and they will fell satisfy. I also personally think that fresh graduate shouldn't be spending too much money for entertainment. Think more about future is a more brilliant idea.

There are lots more commitments after step into another stage of your life, which is marriage. In construct the Personal financial planning, fresh graduate must encounter some aspect that very important and fresh graduate do not take for granted. The aspect that need to encounter is loan which is study loan, saving (cash flow), basic living expenses for daily basic , rental house cost if not stay with parents, fuel cost if use own vehicle whether car or motorcycle, pocket money for parents for those who stay with the family and don't need to pay for rental, can allocate more for this category, buying a life and medical insurance with the minimum sum

assured for yourself, cost for self-development such as buying books, attending course or activities, and others. Once fresh graduate already settle their first degree, they already burden with the loan such PTPTN and Yayasan Negeri.

It is important to each fresh graduate to manage their first salary on how to repayment back to PTPTN authority body. Fresh graduates need to schedule their PTPTN repayment every month. They must set the goal to repayment PTPTN loan for every month to avoid the lapse. When lapse they need to pay double for the next month because they need to recover for 2 month payment. For fresh graduate that get CGPA more than 3.5 in their first degree, they can get low interest which is only 1% for management fee for PTPTN payment. They only need to register in PTPTN portal and fulfil some requirement and send back to PTPTN management, they address already state in PTPTN website. Saving for fresh graduate is very important because, 'life before marriage' is a golden opportunity to rake in as much money as possible to be served as our financial support during our marriage or future life. Of course, we have to earn money using the right channels and also take care of our health. You can do nothing without optimum health.