

S a e c a a e e

Where do we want to go? Where are we now? What value do we have?

Tac ca a a e e ,

*how
What systems should we build? What choices should we make for individual decisions?*

e a a a e e

S a e :

Tac c :

O e a :

b d a e a a a e e e e ce

\$25 / ea



bef e ad a

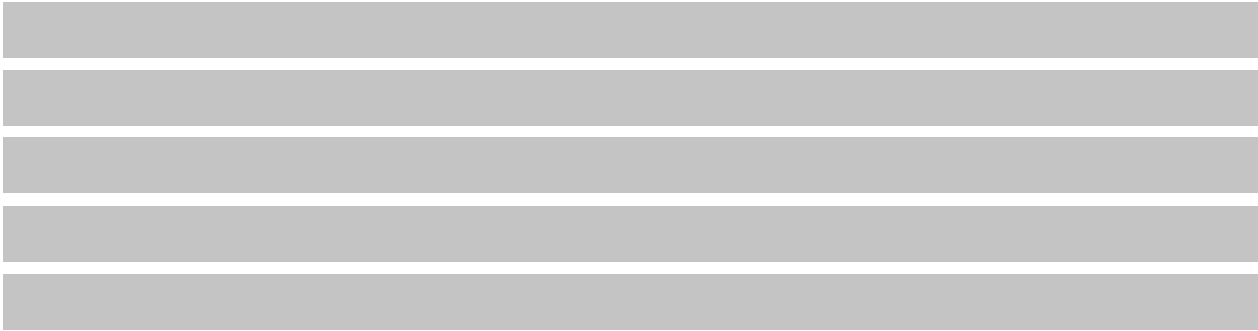
S d a d c e a e a f a c a a e .

l a c e a b e ?

have **e** **be .**

actual payments

c ce a e e.



c ec acc .

after



acc . e e e ea a a T e e c f a d f f e e c e
acc . a c ec

finances. *complicate your*

H e e , *hurt*

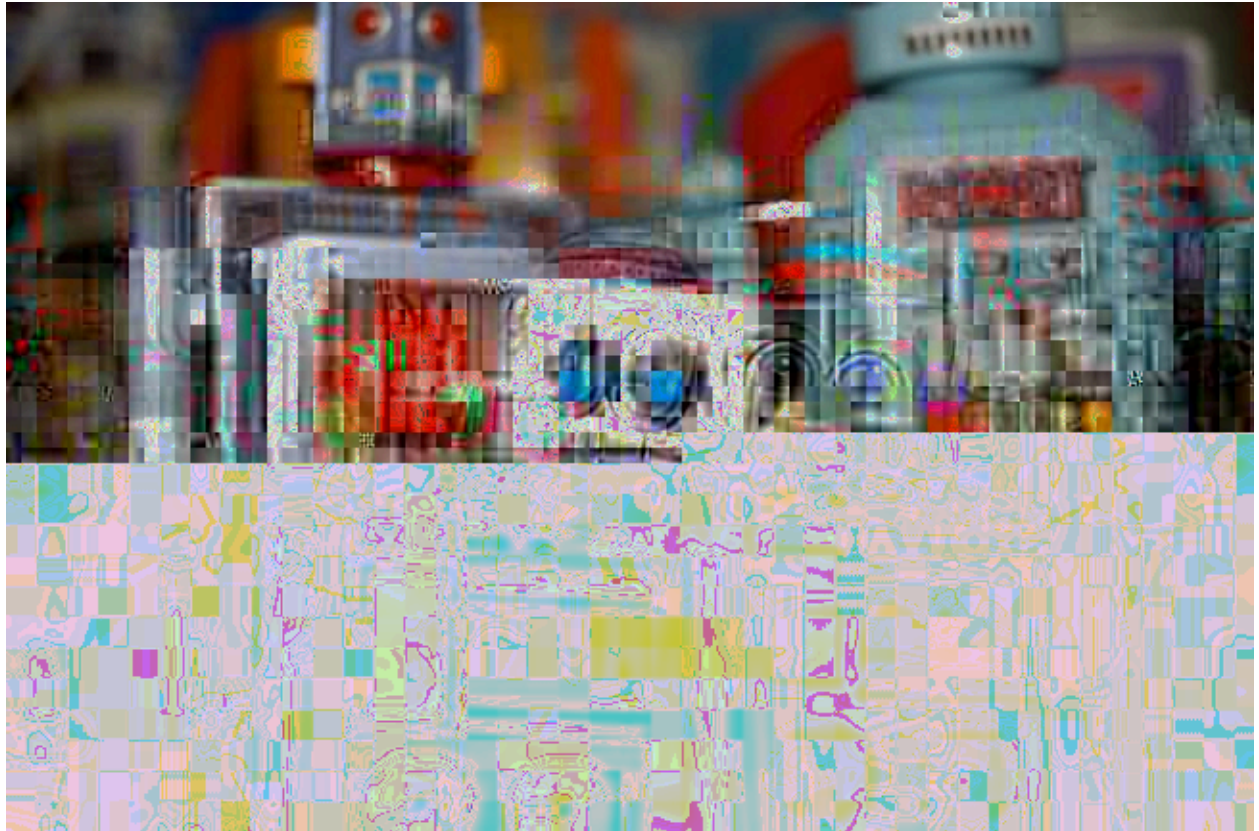
e d ea

e e e c f d,
emergencies

e

I a ed a ff deb

A a e M f e P ce



e

a a c a e

e e .

C ed Ca d

C ed ca d

Ojisan

Ojisan

Ojisan

want

d

Sa e f N -Re, a E e e



e e e .

e e e

P a a d R e e a c C E e e



39 Wa Y Ca C e C f C e e

W a U

H d l a f f deb ?

rate

highest interest

W e e d l e e ?