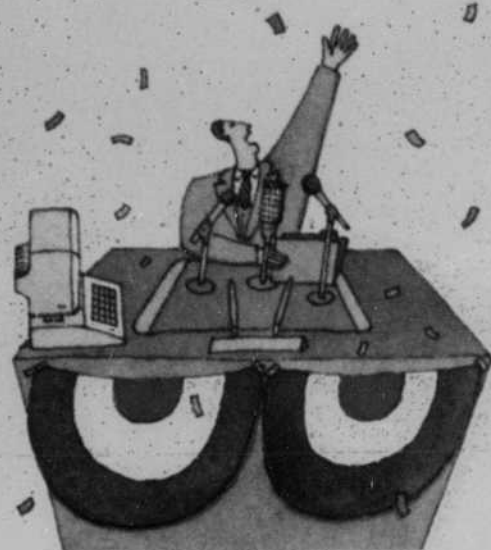


people are who are in cahoots with the people in a position to take action."

Kate Rand Lloyd, editor-at-large,
Working Woman magazine



"Always dress for the job you'd like to have next. Don't dress exactly like everyone else, but do dress a little more professionally than your peers."

Barbara Hill, president,
Career Resources, Inc.

Real Life Planner Installment #4 MANAGING YOUR MONEY

"What we're seeing in the young worker group is too much, too soon, too fast, with too little planning. With the people who are getting out of college it's been deny, deny,



deny to get through school, and now that they're in the realm of the steady paycheck, there's an impatience to catch up."

Pat Zito, senior financial counselor,
Office of Consumer Credit and Counseling,
Seattle, Washington

"A budget is just a way to keep track of how money is flowing in and flowing out, so that you can have it flow out to the things you really want instead of it disappearing on things you don't care about."

Elizabeth Lewin, financial planner, author,
Your Personal Financial Fitness Program

"Always pay your bills on time, whether it's the phone company, the electric company or your car payments. You don't want any bad ticks on your credit report, and you don't want to get into the habit of financial irresponsibility."

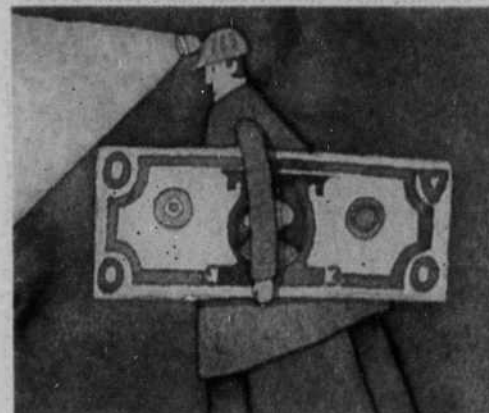
Hank Madden, financial planner,
IDS Financial Services, Inc.

Real Life Planner Installment #5 INVESTING YOUR MONEY

"It's important to spread out your money, not to invest it all in one place. Diversity equals security. There's just no guarantee that any one investment choice will be best, or will be even 100 percent secure. It's important to diversify."

Nancy Dunnan, author,
Financial Savvy For Singles

"The more business you do with one bank, with one banker, the more leverage you'll have there. The more a bank is invested in



you, the more likely they'll come through with the loans you need."

Jeffrey A. Stern, author,
More Sense Than Dollars

"Expert advice is expensive. I think if you're a young worker and you're a college graduate, you're relatively smart. I think you can do some reading on your own and you can learn enough to get started in investing. Once your portfolio gets larger, and your income gets higher, you reach the point where it's worth spending the money for professional advice."

William Droms, professor of finance,
School of Business Administration,
Georgetown University

We've introduced you to some recent college graduates, who, as you will do, left their university confines to pursue careers in all areas, and with all manners of success and failure. You've met James Denn, a 25-year-old San Antonio musician, making a living and a future on an unsteady paycheck; Diana Phillips, a 24-year-old Yale graduate, who hopes to trade on her recent experience on the set of Alan Alda's "Sweet Liberty" to build a career behind-the-scenes in the movie business; Joan Grabowski, a 26-year-old Notre Dame graduate who networked her way to a second

job, as assistant manager of the South Bend (Indiana) Symphony; Thomas Alperin, a 26-year-old executive vice president with a real estate development firm, who convinced a Pittsburgh company that he was the man to open and head the firm's Boston office. Through them, and others like them, you've seen portraits of yourself, of your peers, making way through a world without term papers or dormitory food. Hold a mirror up to their lives and, hopefully, you'll see something of your own.

We appreciate the time you've spent with *The American Express Real Life Planner*, and hope that you take away from the experience a new confidence about what lies ahead, and a sharpened sense of what's important in the work world and what it takes to get your career on track. Break a leg.

RECOMMENDED READING

- **How To Get Into And Finance Graduate And Professional Schools: A Step-By-Step Guide For Current And Returning Students**, by Stephen J. Williams (Collier Books)

- **Graduate Students' Survival Guide**, by Ann E. Cambra (McFarland & Co.)

- **How To Earn An Advanced Degree Without Going To Graduate School**, by James F. Duffy (Stein & Day)

- **Fresh Starts: Charting A New Career**, by Richard C. Dolan (Pluribus Press)

- **The Official MBA Handbook**, by Jim Fisk and Robert Barron (Simon & Schuster)

- **Choosing A Career In Business**, by Stephen A. Stumpf (Simon & Schuster)

- **Career Veer: How To Position Yourself For A Prosperous Future**, by William C. House (McGraw-Hill)

- **Career Tracks**, by Lester Schwartz and Irv Brechner (Ballantine)

- **Winning Moves: Career Advancement Strategies For The 80s**, by Thomas A. Chorba and Alex York (Anchor Books)

The American Express Real Life Planner™ was written for American Express Travel Related Services Co., Inc. by Daniel Paisner.

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