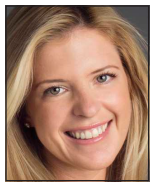


Trying to be an adult at 24

Dear Annie: I'm 24 years old and trying to get a better handle on my life. A year ago, I was unemployed for a few months. During that period, I blew through most of my checking and savings accounts to pay rent and my credit card for things such as groceries and utilities. That quickly grew into a mountain of debt. Brutal interest rates haven't helped. I guess I needed to learn that lesson the hard way.

DEAR ANNIE



Annie Lane
Creators
Syndicate Inc.

I have a full-time job now, but after rent, utilities, insurance, student loan payments and my monthly credit card payments, there's not much left for savings.

I've been looking at areas in my life where I could cut spending. I go out to eat a couple of times a week — whether picking up something on my lunch break during the workweek or getting brunch with a friend over the weekend. I also go out to happy hours with co-workers or concerts with friends occasionally. I live in Washington, D.C., and even two drinks at a bar (with tip) can end up costing \$30, so it really does add up quickly. However, whenever I stay in to save money, I

end up feeling as if I've missed out on bonding time with friends. Plus, I know that when I'm older, I won't feel like going out dancing the night away, and I'll probably have a family to stay in with.

Maybe what it comes down to is I'm scared of growing up and not being able to be so carefree. Do you have any wisdom for 20-somethings trying to seize the day without losing their savings? — *Trying to Be an Adult*

Dear Trying to Be an Adult: It's not the bars or brunches that make the memories. It's the friends. You live in a city with beautiful parks, free museums that people travel from all over the world to visit and public transportation. Grab a friend and explore one of the many costless and priceless things your town has to offer, or just stay in and host a movie night. Popcorn is cheaper and more healthful than a cocktail.

Face down your debt and make a realistic repayment plan. Draw up a budget and stick to it. Don't make impulse purchases. When you're about to buy something, wait and see whether you still want it in 24

hours; it's not going anywhere. (And if it does, that's just as well. You probably shouldn't have been buying it in the first place.) Consider meeting with a financial adviser for more personalized guidance.

If you take care of your body and your finances now, "growing up" won't be such a scary prospect. You may even enjoy it.

Dear Annie: This is in response to "Speak Up or Put Up," who is tired of having friends bring out their smartphones while they are all out to eat together. You said phones have no place on the table during a meal, and you should have left it there. Instead, you said it is acceptable when sharing photos of grandchildren. You have now given permission for cellphones to be on the table and utilized during every meal in America henceforth.

Everyone already knows that just about no one wants to see pictures of other people's grandchildren, but they won't say so. You need to say it for them. You blew it. You need to take this one back. — *Ed From Vermont*

Dear Ed: I'm sorry you feel that way. I love seeing photos of grandchildren almost as much as I love seeing the pride on the faces of the grandparents sharing them.

TOMORROW'S HOROSCOPE

By Holiday Mathis, Creators Syndicate Inc.

ARIES (March 21-April 19). You've built up an idea of what you can accomplish and, frankly, so have they. Now you're both expecting that you'll meet it, which you won't. With invisible forces at your back, you'll surpass it.

TAURUS (April 20-May 20). An eager tourist can get to know a city better than those who call it home. Thinking you know is the enemy of actually finding out. Go to a place where you're new, or be new in an old place.

GEMINI (May 21-June 21). Reasonable fluctuations of income, affection, mood, etc. are a natural part of life. You'll be unflappable in the face of such fluctuations, which is impressive. And those with similar strong characters will take notice.

CANCER (June 22-July 22). It's said that you shouldn't sell yourself on someone based on potential alone. This applies to yourself as well. Believe that you're capable of more, but demand proof, too. It's time to get a little tough on yourself.

LEO (July 23-Aug. 22). Steer clear of the slippery slope. It comes in the form of a person who is irresistibly needy. One small thing will lead to another until you've sunk deep into the drama. The whole thing can be avoided from the get-go.

VIRGO (Aug. 23-Sept. 22). The sun in your sign is like a gas card handed from dotting parents to children in college. It's assistance. It's fuel. It will help out. It can't be used for much else than the intended purpose and that's the beauty of it.

LIBRA (Sept. 23-Oct. 23). Don't be more concerned with upholding an image of yourself than you are with growing. How you look to the world will change with the times. So go

on and risk appearing foolish. Dare to be a newbie for the sake of learning.

SCORPIO (Oct. 24-Nov. 21). You've different standards, hopes, dreams and expectations than anyone else around you. It's why you really won't be happy if you conform to the norm. Go your own way.

SAGITTARIUS (Nov. 22-Dec. 21). You're in charge of making time for all those special things you like you to do. Don't let others pressure you into scheduling what suits them but not you. Put yourself on the books first.

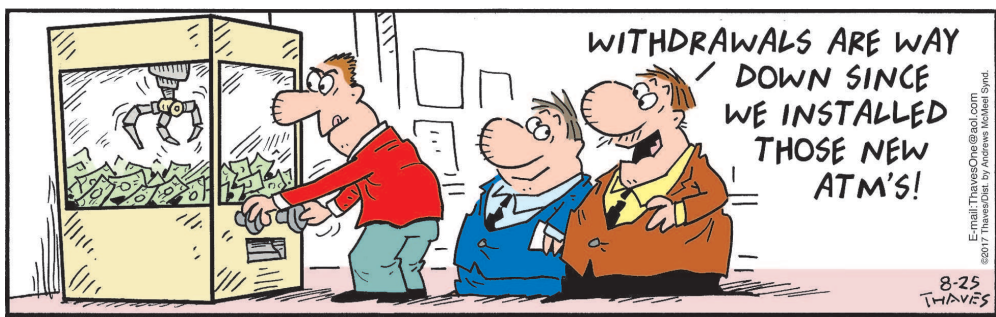
CAPRICORN (Dec. 22-Jan. 19). Your personal energy is high and your creative wheels are turning. You will give of yourself and let others need you rather than needing them or concerning yourself with their approval.

AQUARIUS (Jan. 20-Feb. 18). Fear keeps you safe. It's your friend. You can feel balanced, alive, in love, productive and at the same time fearful, because nothing in life is certain. The fear is a healthy sign that this is real and you're not delusional.

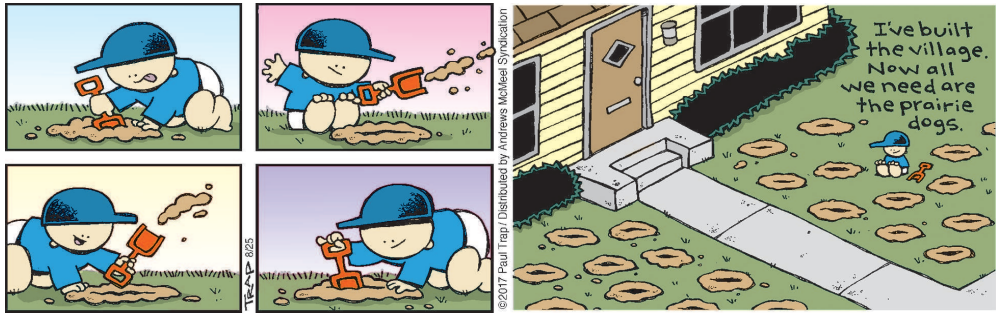
PISCES (Feb. 19-March 20). Emotion that flows naturally out of a situation is the stuff of life. However, beware of those who use emotion as a tool to attract attention or make themselves more important.

TOMORROW'S BIRTHDAY (Aug. 26). The word that describes your spirit this solar return is decisiveness. You stop asking questions and decide. The energy of life will carry you spontaneously to new places. Money comes to your family in November and May. You'll close deals, support causes and love deeply. March brings a bright star to your personal life. Aries and Leo adore you. Your lucky numbers are: 9, 30, 2, 28 and 40.

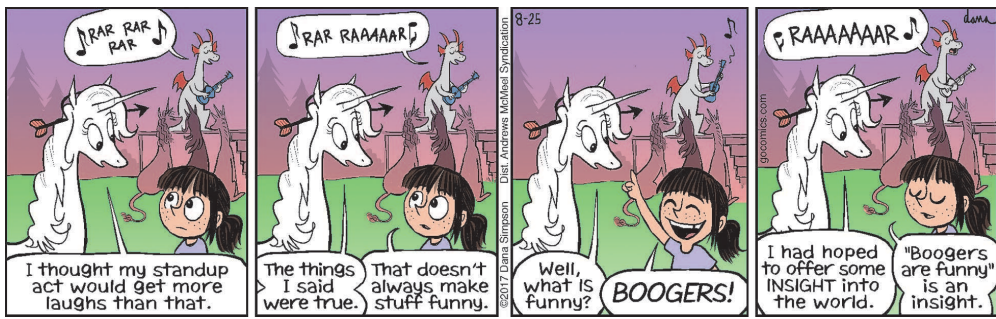
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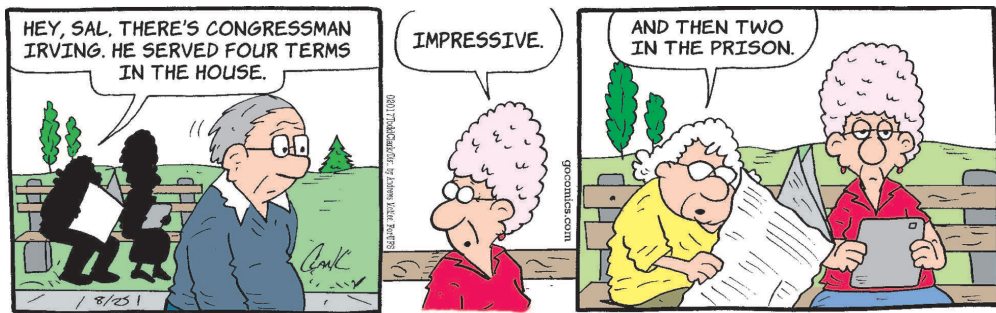
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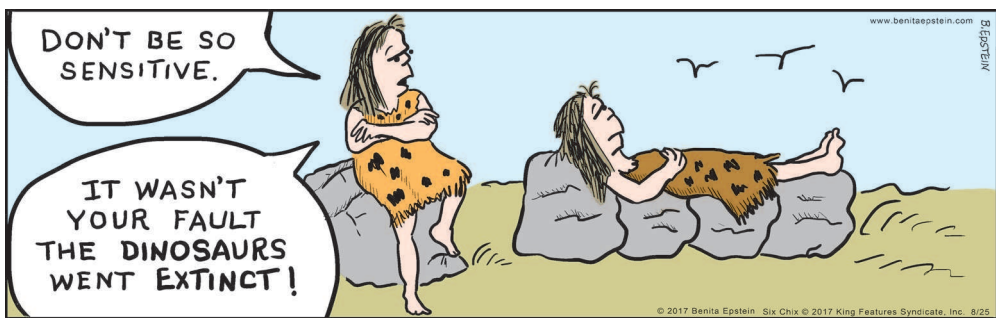
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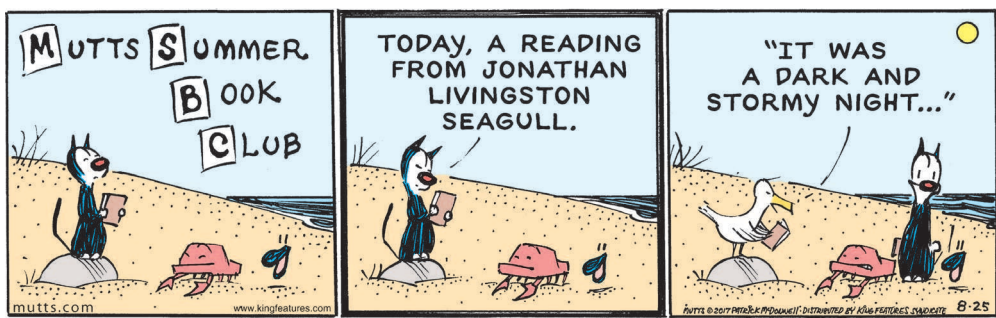
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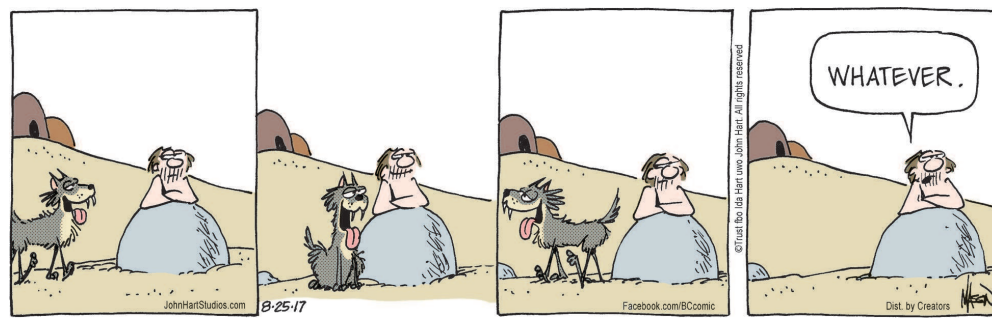
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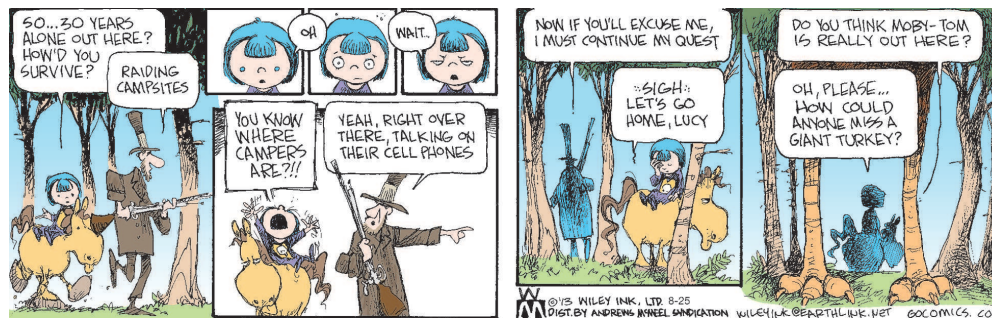
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