During in college, Jenny worked part-time and was never concerned about long-term financial planning. Rather than creating a budget, she used her checkbook and savings account (which usually had a very low balance) to handle her financial needs.

As soon as she’s finishing college, she started her career as a teller in the bank. One year later, her assets consist of a 2010, a computer, some electronic entertainment equipment, and clothing and other personal belongs, with a total value of about $8,200.

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| --- | --- | --- |
| **Life Situation** | **Financial Data** | |
| Single Age 25 Starting a career No dependents | Monthly income | $2,600 |
| Living expenses | $2,180 |
| Assets | $8,200 |
| Liabilities | $3,470 |
| Emergency fund | $530 |

Question: What are financial actions and revised goals Jenny might want to consider at this time?