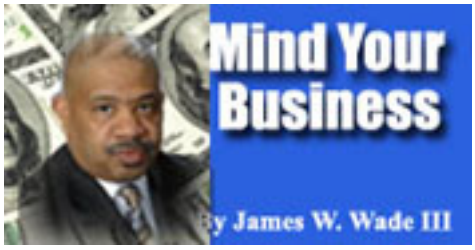

Saving money for that Tom Joyner cruise or just a plain ole vacation is something you can enjoy if you save for it all year.

Save for your future

This weekend was exciting in the city ofClevelandas many came to be part of the 2012 Cleveland Classic Football game between Winston Salem State University Rams and the Morehouse Tigers at Cleveland Browns Stadium.

The events that surrounded the game madeClevelandvibrant with all the visitors to the city. I think the Greater Cleveland Sports Commission did an outstanding job in putting on this great event.

The game could never happen without the sponsorship of McDonald's and Herb Washington. Many laugh when you think of Mickey D's, but they are doing great things all around the world.

I remember the days working for McDonald's and Narlie Roberts, who at that time was a big time owner of many McDonald's. After seeing his son Turan Strange (Pops) at the Cleveland Classic College Readiness Fair, he made me think of those early days working there.

Now those were the days when me and Bilal and Howard and Brian and Sam could pool money

together and get a dollar worth of gas and ride awhile on it. Those early days were the times that shaped what you now appreciate. Man, I wish gas was at least a dollar now.

I know I fall into that 47 percent Mitt Romney talked about, where he admitted he's not worrying about getting those votes. Well, since I was fortune enough to have parents who taught me the value of a dollar, oops I forgot to tell you I didn't listen and that's why I am broke to this day (laughing).

Money gives people the power to make spending opportunities that can make or break you. If you choose not to save or pay your bills, your credit will be jacked up.

As a parent, you should take time to educate your children to work and save money. I would advise you to be careful about making credit cards available to young people. When they get ready to enter college, you see all kinds of ads for credit cards. These days many try to stay away from them as adults.

Growing up, I always wanted to be grown to get into clubs and buy things. I wanted a car so bad that I went on a campaign to save for this White Chevy Impala. Now, what did I know about assessing the value of the car or even knowing if it was mechanically sound? I just wanted it because it looked good.

I was able to save and get the car but then I got the vision of having some gangster white walls and spoke rims. So down to Safeway Tire I went to get in debt yet impress everyone. Having that note on a minimum wage paycheck and working part time was not smart.

I never considered the mileage it had or how far I drive it every day. Yes, I will admit that I wanted this car because it looked good. If I would've been smart, I would have made a more practical choice and got aToyotaor something along those lines to save on gas.

I found myself ducking those letters, telling me I owed them, and not answering the phone calls. This is a time where I learned my lesson and realized I had done wrong but I was still happy because my car looked good.

I became a part of the Harvard crew who rode down the street with our park lights on with our gangster walls and spokes and not a dime in the bank. Why at that time wouldn't I think about the future and getting prepared for life? I was having too much fun.

Over the years, I've always heard, 'when it comes to saving money, there are two types of people; those who save and those who wish they were saving.' Just like you start saving for your child's college, you should be just as willing to save for your retirement.

When you start working, you should start saving and let your interest work for you.

Set your sights toward your future and start enjoying life more sensible. My mother often said everything that glitters is not gold. I agree with her now. I was that hardheaded boy who thought he knew it all and didn't know anything. I thought I wanted to be grown and be my own boss, but never thought about the cost to be the boss.

A lot of times, I find myself giving financial advice to help some young person not to make some of the mistakes I did as a child and even now (laughing). Taking time to help a young man or woman can make a big difference in their life. A special shout out to Bilal for mentoring those young men. They appreciate him.

I had to learn the hard way how important it is to have an emergency stash set aside to cover unexpected expenses. You never know when your car will break down or a hot water tank or even losing your job. It's the general rule to have three to six months of your expenses in this account or under your mattress.

Having a savings account helps you in many ways. You can realize the difference saving makes. I now take my pocket change and roll it up and deposit in the savings account each month.

Saving money for that Tom Joyner cruise or just a plain ole vacation is something you can enjoy

if you save for it all year. Or maybe you save for the holiday shopping you dread some much. Either way, you should open a savings account.

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