**OVERVIEW ("APR3")**

* **A**wareness  (Alert-Aware-Admit a financial need or desire)
* **P**lanning      (Why, how, and when you intend to proceed)
* **R**esearch    (Locate the knowledge to implement your plan)
* **R**esources   (Assemble all those necessary fin'l resources)
* **R**estraint     (Use the resources carefully and diligently)
* **Awareness**(Be alert to, aware of, or admit a financial need or desire)
  + Throughout our lives financial needs and desires arise; the earlier and honestly we become
  + aware of these needs and desires the more prepared we can be for controlled, desirable outcomes.
* **Planning**(Why, how and when you intend to proceed? How will I make my decision & evaluate my result?)
  + Once we identify a need or desire we can formulate a simple, informal or complex plan to address it.
* **Research**(Locate the knowledge to implement your plan - What do I need ? How do I obtain it?)
  + Financial knowledge is abundant; research is generally guided by asking the right questions.
* **Resources**(Assemble all the necessary financial resources, and understand their cost/benefit balance)
  + With a plan and related, productive research we can identify the resources we need to be successful.
* **Restraint**(Use the resources carefully and diligently)
  + Once these valuable resources are identified and attained they must be utilized with diligence & care;
  + having financial resources does not mean using or exhausting them; rather they provide us tools & alternatives.