



FNBT News Release

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Cyril seniors learn real life tips for after graduation

As Cyril seniors prepare for graduation, they were challenged to be financially savvy and received career opportunity information in banking from First National Bank Vice President Diana Gray, Trainer Jo Perryman and Digital Marketing Specialist Katey Chambers on April 18.



Perryman began the presentation with an overview of each of the bankers job duties and mentioned the different career paths a bank has.

In the presentation the seniors first discovered the benefits of planning a budget through differentiating between needs and wants. Perryman alerted the students there were two life changing slides in the presentation: one about the cost of using credit cards and the other about the benefits of savings accounts.

“The students saw how important it is to pay more than the minimum on credit card bills when the same amount took nine years to pay off with minimum payments and only three years with just a little bit bigger payment,” Perryman said. “The students also were surprised at the advantages of saving a little every year at a steady rate through their lifetime. A few thousand dollars invested turned into several thousands by the time they reach 50 years of age.”

When asked by Perryman if the seniors had checking accounts and kept a ledger of their expenses, most students replied yes to having an account but few keep ledgers of their expenses.

Gray and Perryman shared stories of how disastrous it could be if one does not write down ATM withdrawals on a ledger.

Perryman ended the presentation with a list of questions “Where do you want to live in 10 years?” “What kind of car do you want to drive?” “Do you see yourself married with children?” “What career will you be in and how much do you want to make each year?”

“I felt that the seniors enjoyed a trip away from the regular classroom and the opportunity to learn some practical “money skills” before leaving home in the next few months,” Perryman said.