

Dave Says



YOU NEED SOMETHING THAT MATTERS

Dear Dave,
My wife and I are in our twenties. We have no debt and \$50,000 in the bank. Our income is \$90,000 a year, and we're cautious to live on less than we make. Still, we can't seem to get motivated to make a budget. How can we get inspired to do this?

Isaac

Dear Isaac,
Two of the biggest motivators we have are pain and pleasure. Financially, you guys don't have any pain. You're killing it! So, we're going to have to figure out something associated with pleasure.

I think you need to look for something bigger than money to push you. You guys need to ask yourselves, "What are we saving for?" On a bigger scale, ask yourselves, "What can we do with this money?"

It sounds to me like you both realize money can't be the goal. And that's a good thing. You guys are obviously smart, gifted people. I'm sure you have ideas and goals, dreams and desires. Talk about them and write them down. By doing this, you'll be taking the first steps toward making these things reality. When you have something specific that you want money to do, it gives you a reason to make it behave.

God calls us to manage well the resources He gives us, so that we're able to do good things for His kingdom and His people. Broke people can't give, so my advice would be to use your talents and resources for the good of others.

—Dave

RV UPGRADE

Dear Dave,
My husband and I work and live in an RV. The vehicle is paid for, and I'd like to upgrade to a larger one, but that would mean taking out a \$30,000 loan. We have \$30,000 in savings, including our emergency fund, and we make \$55,000 a year. What are your thoughts?

Renee

Dear Renee,
I think what you're doing with your lives is kind of cool. But I can't advise financing something that will go down in value as quickly as an RV. I wouldn't even do it on the basis that it's going to be your primary residence.

Let's look at things from a different angle. First of all, I think your emergency fund is a little high. I recommend three to six months of expenses, and on a household income of \$55,000, holding \$20,000 in reserve would be a lot. If you kept \$15,000 in the bank, that would leave you with \$15,000. If you're talking about a \$30,000 upgrade, you'd only need to save up another \$15,000.

See where I'm going with this? With a little patience and planning, you can have your upgrade in the not-too-distant future and still have the peace of mind that goes with knowing you have a reasonable emergency fund sitting in the bank!

—Dave

** Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Dave's latest project, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.*

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Resurfacing Work On HWY 50 Begins

VERMILLION — The South Dakota Department of Transportation announced that work began on an asphalt resurfacing project on Highway 50 between the Yankton/Clay County line to Vermillion this week.

Work on this project includes grinding and repairing the existing surface and shoulders, applying a new asphalt surface, repairing pipe culverts and erosion control work.

Traffic will be maintained through the project with a lane closure and flaggers. Motorists can expect delays and may want to consider an alternate route.

Work on this project is expected to be complete by Aug. 1.

Duinink, Inc. from Prinsburg, Minnesota, is the prime contractor on the \$3.44 million project.

For more information, contact the Yankton Area office at 605-668-2929.

For complete road construction information, visit www.safetravelusa.com/sd or dial 511.

Sport Marketing And Media Degree To Be Offered At USD



A new University of South Dakota undergraduate degree in sport marketing & media will help fill demand in the sport and sport entertainment industry, which Bloomberg News said is growing at nearly 5 percent annually and is projected to approach \$68 billion by 2017.

The South Dakota Board of Regents last week approved the new program, which will start offering classes this fall at USD's Vermillion campus. It will teach broad skills in marketing, advertising and public relations, event management, and law/ethics. New graduates will be prepared to work in high school and college athletic departments, advertising and public relations firms, merchandising companies, professional sports teams, athletic facilities and the news media.

"I think that this new major is a very viable one that has great value in the sports marketplace," said USD alumnus John Gillis, associate director of development for the National Federation of State High School Associations.

Michelle Van Maanen, chair of USD's Media & Journalism Department, said the program is unique to the region, and the university expects to eventually graduate up to 15 sport marketing students each year. Beyond basic media and marketing principles, the program allows students to specialize and pursue either a bachelor of arts or bachelor of science degree. Classes will be taught through four existing majors: kinesiology, media & journalism, communication studies and business marketing.

"This sort of combines the best of all those programs into a targeted degree that all the industry information indicates is greatly needed, not just in our

region but everywhere," Van Maanen said.

The major will prepare students for careers in event and facility management, advertising and public relations, sports news, scoreboard creation, and leadership and finance. Van Maanen said it will give students the basic skills needed to enter the field but also the background to become leaders in sport management that will make them marketable throughout their careers.

Noem Seeking Applications For Fall Interns

WASHINGTON — Representative Kristi Noem is accepting applications for fall internships in her Washington, D.C., office, as well as in her offices in Sioux Falls, Rapid City and Watertown.

Student interns in Representative Noem's office will assist staff with various constituent service and communications projects, as well as assist with legislative research. Both South Dakota and Washington, D.C., internships provide students with first-hand knowledge of the legislative process and the countless other functions of a congressional office.

College students who are interested in interning in any of Representative Noem's offices should submit a resume, cover letter, and references to Christiana.Fraze@mail.house.gov by August 3.

For more information, contact Christiana Fraze at 202-225-2801.

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