

BUDGETING TIPS FOR TEENS

SUPERCHARGE your savings

Save early! Compound interest helps your money grow faster.

TIP!

It doesn't have to be a lot – save what you can spare.

KNOW WHERE your money goes

Use a budget to track and learn your spending habits.

TIP!

Don't spend more than you earn.

Think about MONEY as TIME

Your money represents the time you've worked.

TIP!

Don't waste your hard-earned money on impulse buys.

Have an emergency plan

Build a rainy-day fund for unplanned events like losing your job.

TIP!

Save up enough money to pay for a few months of expenses.

Invest in your FUTURE SELF

Put money away for your future schooling or a comfortable retirement.

TIP!

Out of sight, out of mind: use an automatic savings plan.

Pay for the essentials first

Understand the difference between needs and wants.

TIP!

IT'S OK to treat yourself sometimes!

TIP!

Save up enough money to pay for a few months of expenses.

TIP!

Save up enough money to pay for a few months of expenses.

Understand DEBT

Know the difference between good and bad debt.

TIP!

Debt can help you pay for needs, but too much of it can be a problem.



MONEY ISN'T EVERYTHING

- The best things in life don't always cost money.
- Money doesn't always lead to happiness.
- Giving to others can be rewarding.

Teen Money Tips

RS Peters



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