

Managing money is a skill that can lead you to be a more successful adult. Follow these tips to get you started!

How to Earn Money



- **Help out at home.** Ask your parents if you can help with big household projects like organizing the garage, or tidying the yard.
- **Help people take care of their yards.** Lend a hand to your neighbors. Offer to cut grass, rake leaves, or water flowers.
- **Sell candy or baked goods.** Bake some cookies or other tasty treats and sell them at events.

Saving Money



- **Four banks, not one!** Save with four piggy banks instead of one. Label each bank as: **SPEND, SAVE, INVEST, and GIVE.**
 - **Spending:** A spending bank is money used for everyday things.
 - **Saving:** A saving bank is money used for larger items that you want to buy later.
 - **Investing:** An investing bank is money that you will use years from now.
 - **Giving:** A giving bank is for gifts for others.
- **Set savings goals.** How much you set as a savings goal depends on what you're saving for. For example, let's say you want a \$60 video game. If you save \$20 a month (\$5 a week) you can buy the video game in 3 months. *Remember, to be a smart saver you must stick to your goals.*

Spending



- **Shop for sales.** If you see something you like, ask the clerk when will it go on sale. When you find items on sale ask yourself if you really need it and will you use it.
- **Plan ahead.** If you want to buy a gift for someone, don't wait until the last minute. Buy gifts ahead of time. Last minute buying can sometimes cause you to blow your budget.