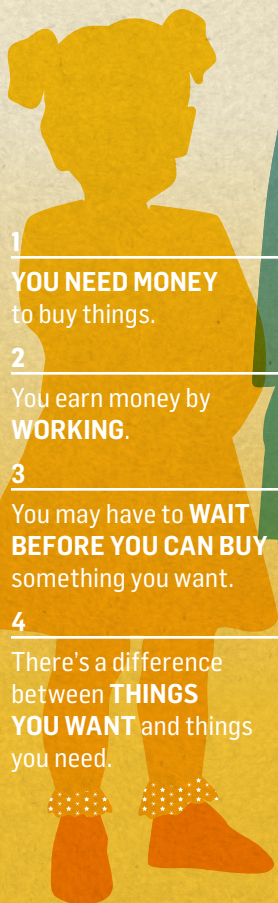


# MONEY AS YOU GROW



20 THINGS KIDS NEED TO KNOW TO LIVE FINANCIALLY SMART LIVES



- 1 YOU NEED MONEY to buy things.
- 2 You earn money by **WORKING**.
- 3 You may have to **WAIT BEFORE YOU CAN BUY** something you want.
- 4 There's a difference between **THINGS YOU WANT** and things you need.

3-5 YRS



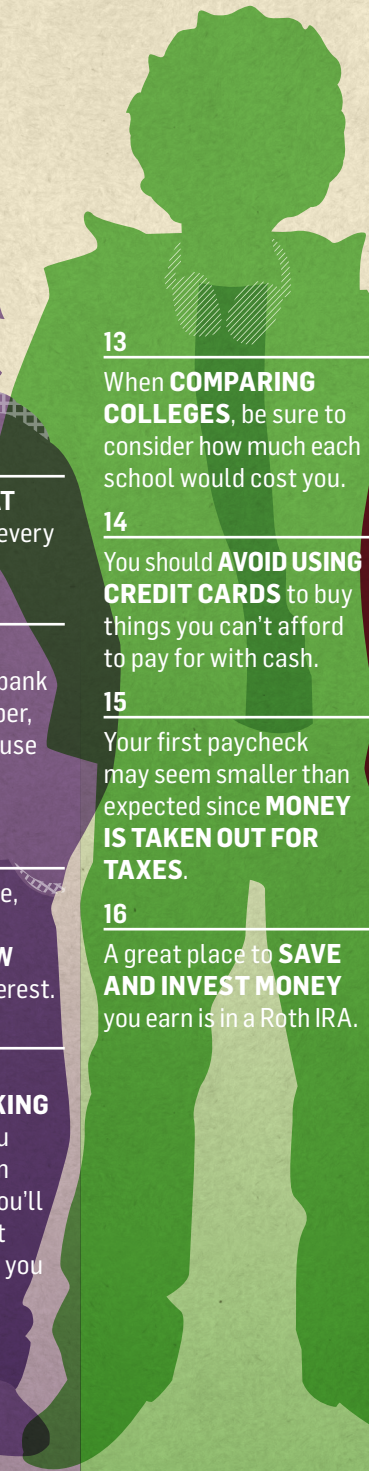
- 5 You need to **MAKE CHOICES** about how to spend your money.
- 6 It's good to shop around and **COMPARE PRICES** before you buy.
- 7 It can be costly and **DANGEROUS TO SHARE INFORMATION** online.
- 8 Putting your money in a savings account will **PROTECT** it and pay you interest.

6-10 YRS



- 9 You should **SAVE AT LEAST A DIME** for every dollar you receive.
- 10 Entering personal information, like a bank or credit card number, online is risky because **SOMEONE COULD STEAL IT**.
- 11 The sooner you save, the **FASTER YOUR MONEY CAN GROW** from compound interest.
- 12 **USING A CREDIT CARD IS LIKE TAKING OUT A LOAN**; if you don't pay your bill in full every month, you'll be charged interest and owe more than you originally spent.

11-13 YRS



- 13 When **COMPARING COLLEGES**, be sure to consider how much each school would cost you.
- 14 You should **AVOID USING CREDIT CARDS** to buy things you can't afford to pay for with cash.
- 15 Your first paycheck may seem smaller than expected since **MONEY IS TAKEN OUT FOR TAXES**.
- 16 A great place to **SAVE AND INVEST MONEY** you earn is in a Roth IRA.

14-18 YRS



- 17 You should use a credit card only if you can **PAY OFF THE MONEY OWED IN FULL** each month.
- 18 You need **HEALTH INSURANCE**.
- 19 It's important to save at least three months' worth of living expenses **IN CASE OF AN EMERGENCY**.
- 20 When investing, consider **THE RISKS AND THE ANNUAL EXPENSES**.

18+ YRS