

As a teenager your future is in your hands. **Start saving money today!**

- Set a monthly budget for your expenses
- Find a job to learn the value of earning for a living
- Separate savings money from spending money
- Learn the difference between a debit card and a credit card
- Prioritise the things you need to buy over the things you want to buy
- Learn price consciousness - how much things really cost
- Track your purchases - document what you spend
- Learn to be self-sufficient



KNOW. PLAN. ACT.

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