

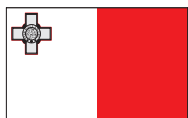
# As a teenager your future is in your hands. **Start saving money today!**

- 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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Operational Programme II- European Structural and Investment Funds 2014-2020  
*"Investing in human capital to create more opportunities and promote the well-being of society"*

Project part-financed by the European Social Fund  
Co-financing rate: 80% European Union; 20% National Funds

