**** Today young people spend their money foolishly and me too. I often use my money on shopping. This is very normal today because living a young life is very expensive.  
For example, we need money to buy clothes and in high school or college young people often wear expensive clothes which have great style and name brands: Tommy Hilfiger, Nike, Reebok, Fubu, etc. There's always competition in styles and young people tend to keep up with the fashion trend. There are many reasons why young people dress in clothes that are very expensive, stylish. Boys dress nicely to attract attention. They want to be like a celebrity so fashion is an issue. The same goes for girls, but there is competition against the same sex. For example, one girl wants to dress better than others.  
Money is mostly spent at young age because we have the responsibility or learn how to save money. Because at this age we actually don't save money but spent it sooner or later. I mean we do save money but money is spent for a better purpose. Also to make us look good in society because if I were to save a huge amount of money to purchase a home for myself than that means that I won't be able to buy clothes, shoes, etc. And if I don't keep up with the fashion than people will start bad rumors about me and how I look. They will give negative opinion without knowing the real truth. Money isn't necessarily spent for other people's benefit but also for ourselves, to make us feel comfortable. We can't ignore the fact that it's okay not to keep up with fashion because there is someone out there who will criticize about people's dressing, looks etc.  
Money is also spent on other personal products like cars, magazines, educational supplies, and entertainment. Especially teenagers in schools always want the best

I had spent my money foolishly before, but now, when I have a choice between spending my money or saving it, I will save it by putting on my piggy …... I will have a lot of payment in the future like my education, travel, boarding, etc. I should to have enough money for these payment

Education is expensive and I can’t depend on my parents.I have tuition, travel, boarding, books end ever .If I spend my money now, I won’t be able to pay for my education. I need to save my money for education.

My house is so far from here, so travel is very expensive. When I want to return to my family for important festival or occasions, I must cost a lot of money, I need to save money for these trips.

Beside, Emergencies could arrive at any moment. I need to have money for that whenever.

In conclusion, when you live on the society nowadays, you cannot spend your money carelesssly. So you must have a plan, then you will good at saving money.