**Caterogy: Money**

**HOW TO STAY WISE ABOUT YOUR CENTS**

Money answers all questions they say and it is natural to want all your financial needs met, including, for those things that you cannot afford. Your list of needs could be as important as buying school books or as trifling (according to your parents at least) as buying the latest brand of kicks. How can a teen get moneyed though?

**Source of Income**

Your parents and guardians remain your main source of financing, unless you are a teen celebrity or have a paying job. But, they have their hustles too and they will not always spoil you. Sometimes they give you general amounts as pocket money or just a little for your specific expenses. The temptation once you have the money in your hands will be to spend all of it immediately. The wisdom however, is that you should save whatever little you can from these amounts!

**Spending habits**

You must then make critical decisions on how to spend your savings. Imagine you are faced with a choice between buying a family sized pizza and a padlock for your locker in school or at the local gym. Which option would you choose? Your immediate needs will to determine your priorities. You could get both or you could choose to buy your padlock first then spend the extra cash on a smaller sized pizza. It will still taste the same.

**Gifting**

Is there anything like too much money? What you get may never be enough for all your needs and you will have to be creative with your gifts and talents. Teach yourself on how to do small crafts that you can sell at a price. Offer to do chores for friends and neighbors at a fee. Browse the internet for opportunities that are aligned to your interests. These might not be as easy as it sounds and will need a bit of hard work but the thought of owning those stunners should keep you on track.

**Budgeting**

The word budget is a putt-off even for adults. It sounds like a personal study timetable that you never follow through. There are however, a number of phone applications that can help you track your money and savings. Our favorite is Savings Tracker. All you need to do is key in your saving goals, arrange them by their due date or target amounts and keep track of your progress on the ‘statistics’ button. The aim of it all is to be money smart with the little you have.

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