

Secure the Bag

Lessons

By Dee Martine

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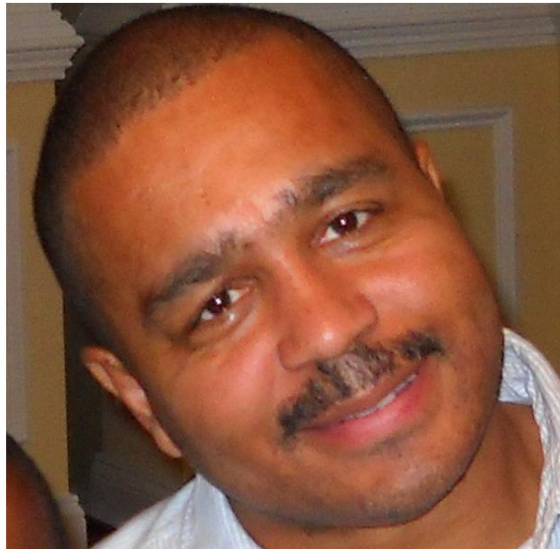
To my children, Dylan and Yancy, your curiosity, questions, and love inspired this book. You are the reason I'm so passionate about ensuring teens have the tools to build wealth and secure their future. You are my wings.

To every student, tutee, parent, and mentor who has shaped my journey—thank you. This book wouldn't be possible without you.

Let's empower the next generation together. Join the movement.

Financial Literacy: Essential Building Blocks

As an educator, my lifelong mission has been to empower young individuals by unlocking opportunities they may have never envisioned. From organizing college tours to authoring an SAT preparation guide, my efforts have consistently aimed to broaden horizons and equip students for success. Now, I am embarking on a new initiative—one that holds the potential to transform their futures profoundly.



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I am dedicated to demystifying the world of investing for the next generation, demonstrating that financial freedom is attainable for all, not just the privileged few. By teaching teens how to make informed investment decisions, we empower them to take control of their financial destinies. The stock market should be viewed as an accessible tool for wealth-building, not an insurmountable enigma.

Financial literacy is POWER!

Breaking the Cycle: Teaching Financial Literacy for a Stronger Future

With so much change happening in our world, one thing remains clear—we must make financial literacy a priority for our children. Too many in our community are caught in a cycle of bad credit, overspending on liabilities like cars and designer brands that don't support us, and chasing material wealth instead of true financial freedom.



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I was on a Zoom call recently with a few colleagues where we discussed three key factors holding our children back financially:

1. **Misplaced Priorities** – Many of us are focused on the wrong things, often shaped by systems designed to keep us consuming rather than building. We've been conditioned to place value on things that hold no long-term significance, while others quietly establish generational wealth.
2. **Gatekeeping Knowledge** – Too often, critical financial fundamentals and opportunities are kept out of reach within our own community. Whether out of fear, lack of trust, or a scarcity mindset, this withholding of knowledge prevents more of us from achieving real financial breakthroughs.
3. **Cycles of Overspending** – It's not just the kids—many adults are still making financial decisions they can't afford, prioritizing status over stability. And when kids grow up seeing this, they repeat the pattern. Financial habits, both good and bad, trickle down.

It's time to shift the narrative. We must teach our children (and ourselves) to invest in assets, not just appearances. To understand credit, ownership, and wealth-building strategies. To see money as a tool, not just something to spend. When we break these cycles, we give the next generation something far more valuable than designer labels—we give them financial power and freedom.

Financial Literacy: A Universal Tool

The Power of Financial Literacy

In today's fast-paced economy, understanding money has never been more crucial, especially for young people stepping into adulthood. This reality underscores why accessible financial education isn't just important. It's essential.

Financial literacy is a universal skill that transcends race, religion, and culture. It is the key to unlocking life's opportunities. Building a strong financial foundation starts with understanding the basics of money management. For teens, this journey begins with mastering fundamental skills: creating and sticking to a budget, developing smart saving habits, understanding how banking works, managing debt, and eventually, investing.

While the excitement of investing often captures attention, it's critical to first master these core money management skills. Think of it this way: you wouldn't build a house without a solid foundation. Similarly, jumping into investing without a solid grasp of financial fundamentals is like trying to run before you can walk. These core concepts—budgeting, saving, and responsible spending—aren't just financial tools; they're the building blocks of economic freedom. When you understand and apply these principles, you're setting yourself up for long-term success, not just short-term gains.

This chapter lays the groundwork for everything that follows, helping you develop the mindset and skills needed to confidently navigate the financial world. The sooner you start, the stronger your foundation will be.

Financial Literacy: The Gateway to Freedom and Opportunity

Financial literacy is the cornerstone of financial empowerment. Think of financial literacy as your personal GPS for navigating life's monetary decisions. Whether it's budgeting your first paycheck, planning for emergencies, or building a side hustle, financial literacy provides the tools to make informed and impactful choices. However, it extends beyond balancing checkbooks or creating budgets. It's about comprehending how money flows—through personal hands, communities, and the broader world—and leveraging that understanding to take control of one's financial narrative.

This knowledge transforms one's relationship with money, fostering a sense of control and confidence. Importantly, financial literacy isn't solely about personal success; it's about creating a legacy of opportunity that resonates through generations. By understanding and applying

financial principles, individuals can build generational wealth and contribute to economic stability within their communities.

Your Financial Personality

To better understand your financial habits, let's first take a quick quiz.

1. When you get money (allowance, paycheck, etc.), you usually:
 - a) Spend it all right away on something fun.
 - b) Put some aside for later and spend the rest.
 - c) Save most of it and spend only on what's necessary.
2. If you want something big (like a new phone), you:
 - a) Buy it right away, even if it means using credit.
 - b) Think about it for a few days, then buy it.
 - c) Save up for it and plan how you'll pay for it.
3. How often do you think about your future financial goals (like buying a car, college, etc.)?
 - a) Not much—I'm more focused on today.
 - b) Sometimes, but it's not top priority.
 - c) All the time—I've got clear goals and a plan!
4. When making a purchase, you:
 - a) Go with what feels right in the moment.
 - b) Weigh the pros and cons but usually go for it.
 - c) Compare prices, check for discounts, and plan before buying.

Results: - Mostly A's – **The Spender:** You love living in the moment! Just remember, balancing spending with saving can help you build a brighter financial future. - Mostly B's – **The Balanced Saver:** You've got a good mix! You're thoughtful about your money, balancing fun and future goals. Keep it up! - Mostly C's – **The Financial Strategist:** You're a pro! You plan, save, and invest with purpose. Keep strategizing, and you'll set yourself up for long-term success!

Take a moment to reflect on your answers—this quiz will help you understand your money habits and guide you toward making smarter financial decisions!

The Basics of Money: Build a Foundation for Understanding How Money Works

Understanding how money works is the first step to taking control of your finances. Many people never learn the basics, and that leaves them feeling confused and overwhelmed. Let's start simple and build your confidence!

A Brief History of Money and Its Role in Society: Why It Matters

Money has evolved over centuries, from bartering to digital currencies. Money wasn't always coins, bills, or digital transactions.

- **Bartering (Ancient Times):** People traded goods and services directly. For example, you might trade a basket of apples for a bag of rice.
- **First Coins (600 BCE):** The first metal coins were created in what is now Turkey, making trade easier and more standardized.
- **Paper Money (Tang Dynasty, 7th Century):** China introduced paper money, which was lighter and more convenient than coins.
- **Digital Money (Today):** Now, money often exists as numbers in a digital account, transferred with a tap of your phone or a swipe of your card.

Why It Matters: Money has always been about making trade and exchange more efficient. Understanding its history helps you see that money is a tool created by people—and like any tool, its power depends on how you use it.

The Real Money Game

What Is the Money Game?

Life is often compared to a game, and money is one of its most important playing fields. Unlike games of chance, success in the money game comes from knowledge and disciplined execution. The stakes in the “money game” are real, and the rules aren't always clearly explained. For many teens, this lack of guidance can lead to costly mistakes and missed opportunities.

So, what exactly is the money game, and how can you play it to win?

The money game is the way you interact with your finances—how you earn, save, spend, invest, and give. Every decision you make, from picking up a part-time job to deciding whether

to buy that new pair of sneakers, is a move in this game. The choices you make today will shape your financial future, so it's crucial to understand the rules and develop a winning strategy.

The Five Core Money Moves: The Building Blocks of Financial Literacy

Money moves through earning, saving, spending, investing, and giving. These five actions make up the core of how you interact with your finances.

By understanding the fundamentals of personal finance and implementing effective strategies, you can take control of your financial future. Remember, it's never too late to start building wealth and achieving your dreams.

1. **Earning:** This is your offensive strategy. Whether through employment, entrepreneurship, side hustles, or investments, focus on maximizing your income-generating potential. A teen earning \$15/hour babysitting isn't just making money - they're learning valuable lessons about time management and service value. Earning is the first step of building wealth.
2. **Saving:** Consider this your defensive line. Smart saving habits create financial security and opportunity. The key is consistency, not amount - even small regular deposits compound significantly over time. Remember not all money you earn should be spent immediately.
3. **Spending:** This is where strategy meets reality. Effective money management isn't about restricting all spending - it's about intentional allocation aligned with your values and goals. Spend wisely and avoid impulse purchases.
4. **Investing:** This is your growth strategy. While saving preserves wealth, investing builds it. Starting early gives you an enormous advantage through compound growth.
5. **Giving:** This often-overlooked aspect of financial mastery actually strengthens your money management skills while creating positive community impact.

Interactive Activity: “Your Money, Your Choices”

This activity will help you reflect on your own spending habits and identify ways to improve money management skills.

What You'll Need: - A piece of paper or a notes app - A pen/pencil

Instructions:

1. **Track Your Spending:** Write down the last three things you spent money on.
 - Example: food, Door Dash, an essential hoodie, or sneakers...
2. **Categorize Your Spending:** Next to each item, label it as a Need (something essential) or a Want (something you could live without).
 - Example: Snacks = Need, Hoodie = Want.
3. **Reflect:** Ask yourself these questions:
 - Did I really need to spend money on this?
 - Could I have made a different choice to save money?
 - How much could I have saved by skipping one “Want”?
4. **Set a Goal:** Write down one short-term money goal. How much would you need to save weekly to reach it? (e.g., saving \$20 this week).
 - Identify one change you can make to reach your goal, such as skipping ordering fast food.
5. **Plan Your Next Move:** Create a simple budget for the next week.
 - Allocate how much you’ll spend on Needs, Wants, and Savings.

Debrief: After completing the activity, reflect on how small changes in spending can help you save more and work toward your goals. The key takeaway? Every choice with money matters, and building smart habits now sets the foundation for financial success later!

Takeaway: Why Money Matters

Money matters because it impacts every part of your life, from what you eat to where you live to what dreams you can pursue. By understanding what money is, where it comes from, and how to manage it wisely, you’re building a strong foundation for the future.

This journey starts with knowledge and grows with practice. The more you learn about money, the more confident you’ll feel about using it to create the life you want.

The money game isn’t just about how much you have—it’s about how you use it. By understanding the basics, recognizing systemic barriers, and learning how to manage your money, you’re setting yourself up for financial freedom. This is your first step toward building a brighter, more empowered future. Let’s move forward—because your financial future is waiting, and it’s worth every effort.

The Money Mindset—Building Wealth Starts in Your Head

Overcoming Limiting Beliefs

- Money beliefs: How childhood, culture, and social media influence financial habits.
- Instant gratification vs. long-term rewards: The power of delayed gratification.
- Shifting from scarcity to abundance: Why money isn't just about "having enough" but making it work for you.
- Setting financial goals: Short-term vs. long-term financial planning.
- Activity: Personal money reflection—What's your money story?

Before you can manage your money, you've got to master your mindset. Every wealth journey begins in the mind—because how you think about money will shape how you handle it. The truth is, financial freedom doesn't start with a budget or a bank account—it starts with your beliefs. Period! Change your mindset, and you change your money story. Your relationship with money is shaped by the way you think about it, and that relationship influences every financial decision you make—from how much you save to how much you spend, and everything in between. By understanding the psychology behind money, you can begin to make smarter decisions and take the first steps toward building real wealth.

Bag Builder Tip #1: Money is more than just numbers—it's emotional. The way you feel about money can shape how you use it.

The Origins of Our Money Beliefs: How Childhood, Culture, and Social Media Influence Financial Habits

Our relationship with money begins long before we earn our first paycheck. From the moment we're born, we start to form beliefs about money. These beliefs are often shaped by the people around us, the culture we grow up in, and, increasingly, the images and messages we see on social media. If you grew up hearing things like "money doesn't grow on trees" or "rich people are greedy," or "money is the root of all evil" those ideas might stick with you and influence how you view wealth. These early messages, often subconscious, can define how we approach financial opportunities throughout our lives.

Cultural influences also play a significant role in shaping our relationship with money. In some communities, financial success is seen as a way to gain status and respect, while in others, modesty, saving and frugality are prioritized over spending. For instance, in many Asian cultures, the practice of giving red envelopes filled with money during holidays reinforces

the connection between money and family relationships. In many African cultures, financial responsibility is deeply tied to family and community. The concept of harambee (a Swahili term meaning “pulling together”) emphasizes collective wealth-building, where families and even entire villages contribute money to support education, business ventures, and social events like weddings. Wealth is often viewed as a shared resource rather than an individual pursuit. Many Hispanic communities emphasize ‘familismo’, the strong prioritization of family. It’s common for multiple generations to pool resources to support one another. Sending remesas (remittances) to family members in one’s home country is also a deeply ingrained practice, demonstrating a commitment to financial support beyond individual wealth-building.

In Caribbean communities, susu (a rotating savings system) is a common way to collectively save money. This informal banking system allows members of a group to contribute a set amount regularly, with each person taking turns receiving the total sum. This practice reinforces trust, community, and the idea that financial success is a shared effort rather than an individual goal.

Each of these cultural perspectives influences how money is viewed, saved, and spent, shaping financial habits across generations.

Social media, however, has become one of the most powerful forces in shaping how we think about money today. It has created new pressures and expectations around spending. It’s like a constant highlight reel in your face. We are constantly bombarded with influencers flaunting and flexing luxurious lifestyles, flashy cars, expensive designer clothes, and dream vacations that can distort our perception of normal financial behavior. The truth is, a lot of it is smoke and mirrors. That “dream house”? Rented. The yacht? Borrowed. The lifestyle? Often sponsored to sell you a fantasy—and their program. This pressure to “keep up” isn’t just hitting teens—it’s hitting adults too. It’s important to differentiate between the highlight reels on social media and the reality of building sustainable wealth over time. Real financial freedom isn’t built in filters and likes. It’s built over time, with strategy, discipline, and smart choices behind the scenes. Don’t let the scroll mess with your goals. Stay focused on building your bag—not chasing someone else’s illusion.

Reflection: Understanding where your money beliefs come from is the first step in re-shaping them. Do your childhood messages about money hold you back? Are you constantly comparing your financial situation to others online? By identifying these beliefs, you can begin to challenge them and create new, healthier financial habits.

Bag Builder Tip #2: Overcoming Limiting Beliefs. The biggest obstacle to building wealth isn’t your paycheck—it’s your mindset.

Instant Gratification vs. Long-Term Rewards: The Power of Delayed Gratification

One of the biggest challenges to financial success is the constant battle between instant gratification and long-term rewards. In today's digital world, where one-click shopping and buy-now-pay-later options make spending easier than ever, resisting the urge to splurge takes real discipline.

Impulse Spending: That excitement of grabbing a great deal or making a spontaneous purchase feels good at the moment, but it can quickly throw off your budget.

Peer Pressure: Watching friends buy the latest trends or go out all the time can make it tempting to keep up—but it's okay to say no.

Far too often, I've watched teens approach money as if it were endless—swiping, clicking, and spending on the spot for convenience and cravings. Fast food, Food delivery apps like DoorDash or Uber Eats, rideshares, impulse buys—they all seem harmless in the moment, but those everyday choices quietly shape your financial future.

I've been called “cheap” more times than I can count just because I refuse to pay extra for food delivery. But let me tell you the truth—it's not about being cheap, it's about being intentional. If I can't pick it up myself, I'll cook at home. It's healthier, more nourishing, and way better for my wallet. One time, I tried to order a simple chicken strip meal—\$8 on the menu. By the time delivery fees, tips, and service charges were added, it almost doubled the price. I felt it in my soul. It genuinely pained me. That's not just a meal—that's a missed investment.

Why spend double for convenience when I could be doubling my future returns? I'd rather grow my money than let it slip through my fingers for a 20-minute craving.

This isn't about irresponsibility. It's about awareness. The truth is, many young people haven't been given the tools, language, or mindset to truly understand how money works—or how powerful it can be when used with purpose. Financial literacy isn't just about knowing how to save or invest—it's about seeing the bigger picture and recognizing how small decisions today create big outcomes tomorrow.

The key to financial success is mastering delayed gratification. It's not about depriving yourself; it's about making intentional choices that align with your long-term goals. Sure, the latest sneakers, gaming console, or designer bag might be tempting now, but real financial power comes from the ability to wait—saving for something bigger and more meaningful down the road. Here's the secret: every dollar you spend reflects a choice. When you choose long-

term rewards over instant gratification, you're building discipline and setting yourself up for success.

Financial experts swear by this principle: trading small pleasures today for greater rewards in the future. When you practice self-control and smart money habits, you open the door to larger opportunities—like buying a car, a house, or making an investment that grows your wealth over time. Remember, Delayed gratification is a superpower.

Bag Builder Tip #3: Treat your money like seeds, not candy. It's tempting to spend every dollar for a quick reward—but true wealth grows when you plant your money instead of consuming it. Every time you choose to save or invest instead of splurging on something temporary, you're giving your future self a gift: freedom, options, and peace of mind. That \$100 pair of shoes might feel like a win today—but what if you invested that same \$100 every month instead? Over time, that could grow into tens of thousands, thanks to the magic of compound interest. That's the power of delayed gratification. Trade now for later, so your future self can win bigger. It's called delayed for a reason: you're not saying “no,” you're saying “not yet.” “Not right now.” And when the time comes, you'll be able to buy those shoes and so much more without guilt, stress, or debt. That's the real flex.

Self Reflection □ “What's one habit I have right now that's costing me more than I realize?”

Shifting from Scarcity to Abundance: Why Money Isn't Just About “Having Enough” but Making It Work for You

From Scarcity to Abundance: A Mindset Shift That Changed Everything

Many of us grow up with a “scarcity mindset”—this quiet but constant belief that there's never going to be enough. Not enough money. Not enough opportunity. Not enough time. And when you carry that belief into your relationship with money, it shows up in fear. Fear of spending. Fear of saving. Fear that if you get too comfortable, the rug might be pulled from under you.

I lived that way for a long time—constantly counting, worrying, and shrinking my dreams to fit what I thought I could afford. But let me tell you something: everything in my life changed when I changed my mindset. I stopped seeing money as something I had to chase or clutch onto in fear—and started believing that abundance was possible for me. That I was meant to live in overflow, not just survive.

The shift from scarcity to abundance is one of the most empowering changes you can make in your financial journey. Abundance doesn't mean spending recklessly or living beyond your

means. It means understanding that there are always opportunities to earn more, to save more, and to make your money work for you. An abundance mindset is about believing that you can attract wealth by making smart, intentional choices with your finances, instead of believing that money is always running out. Now there is nothing I want that I can't make a plan for, pray for, and work toward. I don't say that from a place of arrogance—I say it from faith. I believe God intended for us to live full, purposeful lives. Abundance is not just for the few; it is your birthright too.

Let me be clear: there's a difference between wasting money and investing in what matters to you. My mother used to say, "Money is energy—if you waste it, it will leave you." That stuck with me. I don't waste money. I give it purpose. I give it direction.

So stop thinking small. Stop believing that your future is limited by your present. Scarcity teaches you to fear money. Abundance teaches you to respect it, use it wisely, and multiply it. You don't have to play small just because you started small. Flip the script. The mindset you carry will shape the money life you create.

You're not just meant to get by—you're meant to build.

The shift from scarcity to abundance is one of the most empowering changes you can make in your financial journey. Abundance doesn't mean spending recklessly or living beyond your means. It means understanding that there are always opportunities to earn more, to save more, and to make your money work for you. An abundance mindset is about believing that you can attract wealth by making smart, intentional choices with your finances, instead of believing that money is always running out.

When you adopt an abundance mindset, you start to see money as a tool that can be used to create more—more opportunities, more freedom, and more choices in life. It's about focusing on the positive, proactive steps you can take, rather than being stuck in a cycle of fear or worry.

Surround Yourself with Abundance, Not Scarcity

Scarcity isn't just a mindset—it's a room. And if you stay in rooms where people believe there's never enough, you'll start believing it too. Scarcity says, "I can't afford that." Abundance asks, "How can I make that happen?" The people around you can either reinforce fear or fuel your faith.

You need people in your life who challenge small thinking, who remind you that money isn't evil—it's a tool. Who clap when you save, invest, and think long-term. The shift from scarcity to abundance begins with who you listen to, who you lean on, and who lifts you.

If you keep company with people who fear money, you'll always feel broke—even with a full bank account.

Bag Builder Tip #4: Surround Yourself with Abundance, Not Scarcity. Be intentional: build your circle with those who speak possibility, not limitation.

Setting Financial Goals: Short-Term vs. Long-Term Financial Planning

Now that you've started to reshape your mindset, it's time to think about how to put it into action with your financial goals. Setting clear goals is essential to building wealth, but not all goals are created equal. There are two types of financial goals to consider: short-term and long-term.

Short-term goals are goals you want to achieve in the next 1-3 years. This might include saving for a car, paying off credit card debt, or building an emergency fund. These goals are typically more tangible and can be accomplished in a shorter amount of time. To achieve short-term goals, it's essential to budget, control your spending, and save consistently.

Long-term goals are things that may take 5, 10, or even 20 years to achieve, like saving for college, purchasing a home, or building a retirement fund. Long-term goals are often bigger and require more planning and discipline. They also benefit greatly from the power of compound interest—the idea that the more you save and invest now, the more your money will grow over time. With long-term goals, consistency is key, and the earlier you start, the better.

Whether your goals are short-term or long-term, it's important to set specific, measurable targets. Instead of saying, "I want to save money," make it more concrete: "I will save \$500 over the next three months," or "I will invest \$100 a month into a retirement account." The more specific you are, the more likely you are to succeed.

Bag Builder Tip #5: Every "small" choice adds up. Wealth isn't built in one day—it's built in the tiny, daily decisions no one sees but your future will always feel.

Activity: Personal Money Reflection—What's Your Money Story?

Take a moment to reflect on your own relationship with money. Think about the messages you received growing up about money—whether they were from your family, community, or even social media. How do these messages affect the way you manage your money today? Do you find yourself feeling anxious about money, or do you approach it with confidence? Do you tend to spend impulsively or do you save and invest for the future?

Write your answers to the following questions: 1. What are some of the earliest lessons you learned about money? How have these lessons shaped your financial habits? 2. How does social media influence the way you view money? Do you ever feel pressured to keep up with

others' financial lifestyles? 3. When you think about your future, how does money fit into your vision? What do you hope to achieve with your finances in the next 5, 10, and 20 years? 4. What's one small change you can make today to shift from a scarcity mindset to one of abundance?

Your “money story” is unique to you. Understanding it is the first step toward transforming your financial future.

Conclusion

Building wealth begins in your mind. By understanding the psychology behind money, challenging old beliefs, and adopting a mindset of abundance, you can set yourself up for a future of financial freedom. The decisions you make today—about what you buy, what you save, and how you plan for the future—will determine the wealth you build tomorrow.

Just like your genetic makeup influences your physical traits, your financial DNA shapes how you think about, earn, spend, and save money. It's a combination of your upbringing, cultural influences, personal experiences, and the financial habits you've inherited—both consciously and unconsciously. Are you naturally a saver or a spender? Do you see money as a tool for freedom or a source of stress? Understanding your financial DNA is the first step to rewriting your money story and building a future of financial success on your own terms.

Practical Exercises

Exercise 1: Money Memory Map

Draw a timeline of your significant money memories from childhood to present. Include: - First time you received money - Major purchases you've made - Financial decisions you've observed in your family - Money-related emotions you've experienced (Pride, anxiety, shame, freedom...)

Exercise 2: The 30-Day Spending Challenge

For one month: - Track every dollar you spend - Categorize expenses as “needs” or “wants” - Note your emotional state during each purchase - Review patterns at month's end

What small changes can you make to prioritize your needs and save for your wants?

Practice prioritizing your needs first. Once those are covered, decide how much to save and how much to spend on your wants. This simple habit can keep your finances on track while still letting you enjoy the things you love.

Exercise 3: Future Self Letter

Write a letter to yourself 10 years in the future, addressing: - Your current financial habits - Goals you hope to achieve - Changes you plan to make - Questions for your future self

Exercise 4: Financial Values Assessment

Rank these financial priorities from 1 (most important) to 10 (least important): - Financial security - Ability to travel - Supporting family - Education - Entertainment - Emergency savings - Charitable giving - Investment growth - Material possessions - Experiences vs. things

Personal Money Reflection: What's Your Money Story?

Take time to reflect on these questions: - What are the three most significant money lessons you learned from your family? - How do your friends influence your spending habits? - What financial decisions do you feel most confident/anxious about? - What would you do differently if money weren't a concern? - How do you want your relationship with money to evolve?

Looking Ahead

Understanding your money mindset is the first step toward financial empowerment. Remember, financial habits formed during teenage years often persist into adulthood. By developing awareness of your money beliefs and consciously choosing your financial behaviors, you're laying the groundwork for long-term financial success.

The next time you face a financial decision, pause and consider: Is this choice aligned with your values and long-term goals? Are you acting from habit or making a conscious decision? Your awareness of these factors will grow stronger with practice, leading to more confident and purposeful financial choices.

Remember, everyone's financial journey is unique. The goal isn't to follow someone else's path but to understand your relationship with money and develop habits that support your personal goals and values. Your money story is still being written – make sure you're the one holding the pen.

Reflection: The Takeout Trade-Off: Ordering \$30 takeout twice a week = \$3,120 a year. Investing that yearly for 25 years instead could grow to \$187,000. Which feeds your future more? Every “small” choice adds up. Wealth isn't built in one day—it's built in the tiny, daily decisions no one sees but your future will always feel.

Bag Builder Tip #6: Every dollar you don't spend today is a seed planted for tomorrow. Invest it wisely, and your future self will thank you...

The Money Game: A Teen's Guide to Financial Freedom

Level Up Your Money Game - First Paycheck to Financial Boss

Bag Builder Tips #7: Building wealth is a three-part game.

Money earned from any source—be it a first job, a side hustle, or a burgeoning business—serves as a powerful lesson in how the world works. Every dollar you earn teaches you to spot opportunities, negotiate confidently, and bounce back when challenges arise. The sooner you grasp these principles, the faster you'll seize control of your financial destiny. As Proverbs 14:23 reminds us, "All hard work brings a profit, but mere talk leads only to poverty." This simple truth underscores that wealth isn't built by dreaming—it's built by taking action.

Picture this: It's a typical Monday morning. Your friends are complaining about being broke, scrolling through social media looking at things they can't afford, and dreaming about "someday" when they'll have money. But not you. Not anymore. Because you're about to learn the cheat codes to the money game that most adults don't even know. Excited? I certainly hope so.

I get it - money talk usually sounds about as exciting as watching paint dry. But what if I told you that managing your money is actually more like playing the most epic video game ever. A game where you level up in real life, where the power-ups are actual dollars in your account, and where the final boss is financial freedom.

Why This Chapter Will Change Your Life

Think of this chapter as your ultimate strategy guide. We're going to cover:

- How to turn your first job from a basic tutorial into a power-leveling opportunity
- The secret techniques to unlocking multiple income streams
- The boss-level strategies for building your own business empire

- The hidden mechanics of making money while you sleep
- The rare achievements that will set you apart from 99% of your peers

Remember that quote we started with? “Building wealth is a three-part game.” Well, wealth isn’t built by accident—it’s a three-part game. First, you’ve got to earn it. Then, you have to protect it. But the real magic? Learning how to grow it. Earning, keeping, and multiplying—that’s the blueprint. Master that, and you’re not just making money... you’re building a legacy.

How to Use This Chapter

This isn’t your ordinary finance book lol. Each section is designed like a game level, complete with:

- Clear objectives
- Power-up opportunities
- Boss fight strategies
- Bonus rounds
- Achievement unlocks
- Real-world side quests

As you progress, you’ll collect “Money Master Points” (MMPs) by completing challenges and exercises. By the end of this chapter, you’ll have enough MMPs to establish your first serious income stream.

Before We Begin: The Mindset Reset

Your journey isn’t just about making money; it’s about transforming your mindset so that money becomes a tool for building your future, not merely a means to satisfy immediate wants. Here’s something wild to think about: Every billionaire in history started exactly where you are right now. The difference? They learned to play the money game early and played it smart. As Proverbs 14:23 tells us, “All hard work brings a profit, but mere talk leads only to poverty.” In gamer terms? Stop watching walkthrough videos and start playing the game yourself.

Let’s shatter some myths right now:

- **Myth #1:** “You need money to make money” **Reality:** You need strategy and action.
- **Myth #2:** “I’m too young to start” **Reality:** Your age is your biggest advantage.
- **Myth #3:** “It’s all about luck” **Reality:** It’s about systems and persistence.

Level 1: Your First Job - From Newbie to Pro

Remember your first time playing a new game? That mixture of excitement and nervousness? Landing your first job feels exactly like that. But don't worry - I'm about to give you the ultimate walkthrough.

Understanding the Job Market

Before you start applying everywhere like a button-masher, let's talk strategy. The job market is like an open-world map with different territories:

Entry-Level Territories:

Retail Realm - Pros: Flexible hours, employee discounts, people skills - Cons: Weekend work, standing all day - Perfect for: Social butterflies who love fashion or tech

Food Service Federation - Pros: Tips, fast-paced environment, teamwork - Cons: Rush hours, customer service challenges - Perfect for: Quick learners who thrive under pressure

Recreation Region - Pros: Fun environment, active work, youth colleagues - Cons: Seasonal work, weather dependent - Perfect for: Energetic people who hate desk work

Real Story: My friend's son started at a Mall food court, thinking it was just about serving fries. Two years later, he was promoted to assistant manager, running social media for three locations, and making triple her starting pay. The lesson here, every job has hidden power-ups if you know where to look.

Craft Your Character Sheet (AKA Your Résumé)

Your resume is like your character stats sheet - it needs to highlight your best attributes. Here's how to max out your stats:

- Name and Contact Info (Your player tag)
- Education (Your training grounds)
- Experience (Your completed quests)
- Skills (Your special abilities)
- Keep it clean and focused
- Highlight your achievements

- Customize it for each job (yes, really)
- Show your personality while staying professional

Power-Up Opportunities:

School Projects - Group leadership roles - Successful presentations - Creative solutions

Volunteer Work - Community service - Church activities - Environmental projects

Extra-Curricular Activities - Sports teams (Leadership, teamwork) - School clubs (Organization, initiative) - Personal projects (Creativity, dedication)

The Interview Boss Battle

The job interview is your first major boss battle. Here's your strategy guide which can be used at any level:

Pre-Battle Prep: - Research the company like you're studying for a game speedrun - Show up early (seriously, no one ever got minus points for being early) - Dress like you already work there - Come loaded with questions that show you're ready to play - Browse their website - Check their social media - Read recent news - Talk to current employees if possible

Practice Common Questions - "Why do you want to work here?" - "Tell me about yourself" - "How do you handle challenges?" - "What are your strengths/weaknesses?"

Gear Up (Dress Code) - Research company culture - Choose neat, clean clothing - Aim slightly more formal than daily wear - Check grooming details

Battle Tactics: - Arrive 15 minutes early - Bring extra resumes - Maintain eye contact - Use the STAR method for answers: - Situation - Task - Action - Result

Dylan enjoys playing video games in his spare time. He shared during his first interview at the tech store, he treated it like he was explaining game strategies to a friend - passionate but professional. The manager later said his enthusiasm was what got him hired.

First Paycheck Power-Ups

Congratulations! You've landed your first job. But don't celebrate by blowing that first paycheck like most of us have done. When you know better, you do better. Let's talk about leveling up your money management skills.

Understanding Your Paycheck: (In case this was not covered at schools)

Gross Pay vs. Net Pay - Your gross pay is the total amount you earn before deductions. Your net pay is what you actually take home. - Common deductions: - Taxes: Federal (government) and state (local) taxes are taken out automatically. These fund public services like roads, schools, and government programs. - Social Security & Medicare (future benefits): These deductions help fund retirement and healthcare for older generations—and eventually, for you too!

Your First Job: More Than Just a Paycheck

Your first job is not simply a way to make money—it's a critical introduction to how money works in the real world. Every paycheck is a lesson in budgeting, planning, and financial management.

Managing Your First Paycheck

Once you see the numbers, it's time to manage your money wisely: - Save First: Aim to set aside 10–20% of each paycheck to build your savings. - Invest in Yourself: Allocate funds for courses, books, or skill-building activities that will further your personal and professional growth. - Cover Essentials: Budget for necessary expenses like transportation, food, and communications. - Give Back: Whether through tithing, donations, or simply helping a friend, remember that giving can be a powerful financial principle. - Spend Smart: Avoid impulse purchases and practice delayed gratification.

Paycheck Management Strategy: How to Manage Your Paycheck Wisely

Budgeting Like a Pro

How to waste \$4000 a year: Spend \$10.95 a day on things you don't need. To find extra money in your budget, look for patterns like this. A few changes to your spending habits can make a BIG impact on your bottom line.

Budgeting is the cornerstone of financial success. It's the process of understanding where your money is coming from, where it's going, and how to manage it effectively. This chapter will guide you through the basics of budgeting, introduce you to some popular techniques like the 50/30/20 rule, and provide practical exercises to help you create and stick to a budget that works for you, dive into the psychology of spending and saving, and create a clear path toward setting financial goals.

Creating a Budget: At its core, a budget is a plan for your money. - Identifying all sources of income, even small side hustles whether it's from a part-time job, allowance, or side hustles. - Categorizing expenses to understand where your money goes food, transportation, phone bills

and entertainment, etc. - Prioritizing essentials while saving for future goals even if it's \$10-20 a month. - Allocating funds for emergencies, leisure, and self-improvement even if it's \$5. - Creating a budget that supports your goals and community values.

Stick to a Budget

Creating a budget is only the first step—sticking to it is where the real work happens. Here's how to stay on track: - Set Clear Goals: Understand your spending habits. What are you budgeting for? Saving for college? Buying a car? Having a goal makes sticking to your budget easier. - Automate Savings: If possible, set up automatic transfers to your savings account so you're not tempted to spend that money. Categorize your expenses into groups like food, transportation, entertainment, and savings. - Track Your Spending: My sons and I use Mint or YNAB apps (You Need a Budget) to monitor where our money goes. - Budget Your Income: Follow the 50/30/20 rule: It is a personal favorite and one of the most popular and beginner-friendly budgeting methods. It divides your income into three categories: - 50% for needs: Calculate how much you can spend on essentials. - 30% for wants: Determine your fun spending limit. - 20% for savings and investments. Pay Yourself First

Another Budgeting Technique is the 80/20 Rule: This method focuses on saving 20% of your income and using the remaining 80% for all other expenses. This is great for people who prefer fewer categories or are just starting out.

- Reward Yourself: Celebrate small wins. If you save \$100, treat yourself to something small but meaningful to celebrate this milestone.

Remember, no single budgeting technique is perfect for everyone. The best method is the one you can stick to and that helps you achieve your financial goals. By exploring these techniques, you'll not only find a budgeting method that works for you but also gain a deeper understanding of how to manage your money effectively.

My Strategy: I keep three bank accounts: one for everyday spending, one for saving, and one I treat like it doesn't exist. You can set this up too—no matter how much you make. That “secret” account? It could be your down payment for your first car, your emergency stash, or the start of something big.

Financial Tip: As soon as you start earning a paycheck, set aside a portion—ideally 10–20%—for savings and don't touch it. Automating your savings helps develop good financial habits from the very beginning.

Work Benefits: Even in entry-level jobs, you might get perks like employee discounts, tuition assistance, or even stock options (if you're lucky). Don't overlook these—they can be worth more than cash!

Level 2: Monetizing Your Skills & Passions and Building Multiple Income Streams

Now, welcome to the exciting world of side hustles! Not feeling the 9-to-5 grind? A side hustle lets you earn on your own terms by turning your skills into cash. Bottom Line: If you have a talent, someone will pay for it.

Let me tell you about a real one. Just a few years ago, this woman I met was facing eviction—notice taped to her door, stress at an all-time high, and no clear way out. But what she did have was determination. She made a decision that day: no more waiting for someone to save her. She got creative, picked up a side hustle, then another, and another. She sold products online, started a small after school care business, and flipped items for profit. Each hustle became a stepping stone. Fast forward to 2025—this same woman is now earning over a million dollars a year. Let that sink in. From almost losing everything to building an empire. Don't underestimate the power of a side hustle. When done with strategy and consistency, that “extra income” can become your main source—and your path to financial freedom.

Here are some popular Side Hustle Ideas for Teens

Tutoring: Good at math, English, or science? Tutoring is a billion dollar industry. Parents will gladly pay for help with their kids' schoolwork.

Creative Services - Digital Art (\$20-50/piece) - Logo Design (\$30-100/project) - Video Editing (\$25-75/hour) - Music Production (\$50-200/track)

Service-Based Business - Social media management (\$300-1000/month per client) - Web design (\$500-2000/project) - Content creation (\$200-800/project) - Event photography (\$200-500/event)

Physical Services - Pet Care (\$15-25/hour) - Braiding hair - Yard Work (\$20-40/hour) - Car Detailing (\$50-150/car) - Personal Shopping (\$20-30/hour)

Freelancing: Websites like Fiverr and Upwork let you sell your services.

Reselling: Find limited-edition sneakers, thrift store gems, or collectible items and flip them for a profit.

Content Creation: Social media is a business! If you can create valuable or entertaining content, you can monetize it through sponsorships, affiliate marketing, or ad revenue.

Secure the Bag Tip: Start small. Pick one hustle and commit to making your first \$100. Once you hit that, scale up.

Identifying Your Special Abilities: To Find Your Passion and Gift

Everyone has a gift! Everyone has a skill someone else is willing to pay for. For me, it's teaching math and financial literacy—turning numbers into knowledge that changes lives. Let's find yours: - What do friends always ask for your help with? - What could you talk about for hours? - What do you do better than most people your age? - What problems do you enjoy solving? Think about what you enjoy doing and the skills you can offer

Test the Market: - Start small by offering your services to friends, family, or through online communities. Early feedback will help you gauge demand and refine your offerings.

Manage Your Time: - Balancing a side hustle with other commitments can be challenging. Schedule dedicated hours and track your workload to maintain quality and avoid burnout.

Leverage Online Platforms: - Utilize gig marketplaces or social media to showcase your services, making it easy for potential clients or customers to find and pay you.

Real Results: My nephew started walking dogs after school. Built it into a pet-sitting business. Now make \$2000/month managing a team of five other teen dog walkers. He is only 17.

The Digital Money Making

The internet isn't just for watching videos and posting pics - The internet is like an infinite dungeon with treasure around every corner. It's a gold mine if you know where to look.

Here's how to mine it:

Content Creation Paths:

YouTube Strategy Guide - Gaming content - Tutorial videos - Lifestyle vlogs - Educational content

Instagram/TikTok Tactics - Choose your niche - Consistent posting schedule - Engagement strategies - Monetization methods

Digital Product Development - Printables - Online courses - Digital art - Templates

Naomi created a study planner template. Sold it on Etsy for \$5. Made \$3000 in passive income last year. Use your talents.

Interactive. Take this Side Hustle Challenge: The 15-Minute Hustle Map: - List three skills you're confident in (for example, Braiding hair, nails, lashes, mowing lawn car detailing, baking, coding, writing...). - Next to each, jot down two ways you could monetize that skill. - Circle the idea that excites you the most—this is your MVP (Minimum Viable Product). - Take action this week—find one way to earn money outside of a traditional job.

Level 3: Building Your Empire

Entrepreneurship: Owning Your Financial Future

Some of the wealthiest people in the world started young. Whether it was mowing lawns, selling lemonade, or designing apps, they saw a need and filled it. Believe it!!!

How to Start a Small Business - Find a Problem to Solve: The best businesses solve real problems. What do people around you need? Sometimes it is the simplest business. Stop doubting yourself. - Start Small: You don't need a big investment—just a solid idea and action. - Test the Market: Before going all in, see if people are willing to pay for what you're offering. - Build Your Brand: Create an Instagram page, TikTok account, or website to showcase your business. - Keep Track of Your Money: Business income isn't just profit—you have expenses, too. Use an app like QuickBooks or Wave to track what you make and spend.

Remember, if you're under 18, you may need a parent to help you set up a business bank account or register your business.

Entrepreneurship Challenge: Entrepreneurship: Building Your Own Game

Some of the highest-scoring players in the money game started by building their own empires. Whether it was Mr. Zuckerberg coding Facebook in his dorm room or that kid down the street in your neighborhood (or the classroom), who turned a lawn-mowing hustle into a full landscaping business, it all began with one thing: spotting a problem they could solve.

I recently met a young man who reminded me of this. He's sharp, driven—and already running his own lawn care business. When he talked about it, you could see the passion in his eyes. And when he looked down? It usually had something to do with his mower being down—not because he was tired of the work, but because he lives for it.

With that kind of heart and hustle, I have no doubt his business will blow up after high school. He told me he's already earning \$3,000–\$5,000 each summer—and get this: he's investing it. This young man isn't just cutting grass. He's cutting a path straight to financial freedom. Kudos. Cas! I am so proud of you.

Entrepreneurship Isn't for Everyone—But Are You Up for the Challenge?

Bag Builder Tip #8: Ideas Don't Make You Rich—Execution Does.

You might have a million-dollar idea, but it won't earn a dime if it stays in your head. The real game-changer is action. Test your idea, talk to potential customers, make a basic logo, sell one product. Just start. Every big business began with a small, brave step.

Now, your turn...Think of a business idea that solves a real problem. Write a one-page plan detailing what you'll sell, who your customers are, and how you'll reach them. Identify your target customers, your unique offering, and one actionable step to take this week. Then, take one step toward launching in a few months!

Starting Your Business Quest:

Pre-Launch Checklist: - Market Research - Identify target audience - Study competitors
- Find your unique angle - Test market response

Find Your Mission: - What problems do people around you have? - What solutions can you offer? - What makes your solution special?

Gather Your Resources: - What tools do you need? - How much gold (money) do you need to start? - Who can join your party (team)?

Legal Setup: Business structure, Permits needed, Insurance needs...

Build Your Base: - Create your brand (your game's unique style) - Set up your online presence - Start small, but think big

Marketing Your Business

Every great product needs players to know about it. Here's your marketing strategy guide:

Social Media Domination:

Platform Selection - Instagram: Visual products - TikTok: Youth market - YouTube: Tutorials/reviews - LinkedIn: Professional services

Content Strategy - Daily posts - Weekly features - Monthly campaigns - Quarterly promotions

Engagement Tactics - Reply to comments - Run polls/surveys - Host live sessions - Create challenges

So many success stories: This young lady turned her makeup tutorials into a 50K following and now makes more than her parents - all from her bedroom studio.

Level 4: Money Management Mastery: Building Your Business Support System

Every successful business needs a strong foundation. Let's build yours:

The Financial Command Center:

Banking Setup - Business checking account - Savings account for taxes - Emergency fund account - Growth capital account (It's where you put money intentionally to grow)

Payment Systems - Card processors (2.9% average fee) - Digital wallets (ApplePay, PayPal, Venmo) - Invoicing software

Bonus Round: Action Items - Calculate your target earnings for the next month - Start one side hustle in the next 3-6 months - Open a savings account - Track your spending for 1 month - Set three financial goals: - Short-term (3 months) - Medium-term (1 year) - Long-term (5+ years)

Your Journey Begins Now

Remember, every financial empire started with a single dollar. Your age isn't a limitation - it's your secret weapon. You have time to experiment, learn, and grow. These strategies in this chapter aren't just theory - they're battle-tested by real teens who are building their futures right now.

Here's what nobody tells you: every dollar you earn is teaching you something. It's showing you how the world really works, how to spot opportunities, and most importantly, how to bounce back when life throws those inevitable curveballs your way. As Proverbs 14:23 puts it, "All hard work brings a profit, but mere talk leads only to poverty." Translation? Stop dreaming and start doing.

Start small, but think big. Take action today, even if it's just setting up your first savings account or brainstorming business ideas. Your future self will thank you for starting early.

Remember: The money game isn't about having the most gold pieces - it's about using them wisely to build the life you want. Now get out there and start playing to win!

Bringing It All Together

Earning money for the first time is a pivotal moment in any teenager's life. It's your stepping stone into adulthood, giving you a taste of independence and responsibility. Whether you're juggling a part-time job, launching a side hustle, or dreaming of turning your passion into a full-fledged business, the principles you've learned in this chapter apply everywhere: plan, prioritize, and invest in your future.

By understanding the difference between gross and net pay, you'll avoid sticker shock on payday. By creating and sticking to a budget, you'll ensure that you live within your means while still saving and enjoying life. And by exploring ways to invest and expand your earning potential, you'll set yourself up for future success—whether that means paying for college, traveling the world, or starting your own company down the road.

Above all, remember that managing your paycheck wisely is about balance. It's not about never having fun; it's about making conscious choices that reflect your goals, values, and future plans. Money management is a skill, and like any skill, it takes practice, patience, and occasional trial and error. The more you learn and apply, the closer you'll get to financial security and the freedom to pursue your dreams.

Use the practical exercises in this chapter to reinforce your learning. Share what you've learned with friends and family. Ask questions. Seek out information. The journey to becoming financially savvy starts now, with your very first paycheck, and the habits you form will serve you well for a lifetime.

Now it's your turn. Take what you've learned and start building your financial empire. Remember, every master player started as a newbie. The difference? They took action.

Game on!

Chapter Review at a Glance

- First Jobs: Teach discipline and financial basics.
- Excitement vs. Reality: Your first paycheck may be lower than expected due to taxes and deductions.
- Side Hustles: Turn skills into flexible income.
- Earning Options: Whether you work a part-time job, start a side hustle, or launch a business, each has unique benefits and challenges.
- From Gross to Net Pay: Understand each deduction on your pay stub, so you can budget effectively.

- **Budgeting Basics:** Use a simple system (like 50/30/20) to manage your money, separating needs, wants, and savings.
- **Saving & Investing:** Small amounts grow over time, especially when you start early.
- **Common Mistakes:** Overspending, not saving, ignoring taxes, and being afraid to talk about money can hold you back.
- **Practical Exercises:** Creating a pay stub, building a budget, simulating investments, and exploring a side hustle help ground these principles in real life.
- **Entrepreneurship:** Solve problems, build legacy.
- **Passive Income:** Leverage time and creativity

Key Takeaways

- Your paycheck is a tool—use it intentionally.
- Taxes and savings aren't enemies; they're part of your financial foundation.
- Small choices today (like skipping a \$5 latte) compound into big opportunities.

Budgeting 101: Make Your Money Work for You

- **50% Needs:** For teens, this might be phone bills, car insurance, or saving for college.
- **30% Wants:** Concerts, games, clothes.
- **20% Savings/Investing:** Build a safety net or grow wealth.
- Learning to budget now = less stress in adulthood.

Final Thoughts

Earning money is an essential step toward financial security and personal fulfillment. Whether you take on a first job, launch a side hustle, or establish a thriving business, remember that continuous learning, strategic planning, and disciplined money management are your greatest assets. By focusing on each stage of your earning journey with intention and clarity, you'll be well-positioned to enjoy both immediate gains and long-term rewards.

Financial Tips to Teens

- **Start Small, But Start Now:** Whether it's saving \$10 a week or trying out a tiny side hustle, the best time to begin is now. The earlier you start, the more you can leverage time to your advantage.

- **Automation Is Your Friend:** Whenever possible, automate your savings or bill payments. Having a portion of your paycheck automatically transferred into a savings account means you won't forget or be tempted to spend it.
- **Learn to Negotiate:** Whether you're selling your artwork or being interviewed for a job, don't be afraid to discuss compensation respectfully. You'll never get what you don't ask for.
- **Diversify Your Skills:** Even if you love your job or hustle, keep learning new skills—coding, design, writing, public speaking. The more you have to offer, the easier it will be to earn.
- **Track Every Dollar:** Being aware of your spending habits is the first step to changing them if needed. Use apps or a simple spreadsheet to track income, expenses, and saving goals.

Keep this knowledge close, and you'll be well on your way to making the most out of every paycheck—now and in the future.