



# Great Things to Do With Your Money

## Save it

1. Keep cash in your sock drawer for emergencies.
2. Open a savings account.
3. Put money aside each month toward college.
4. Each week put \$1 in a piggy bank that you can't open unless you break it.
5. Plan ahead so that you have plenty of moola for holiday gifts.
6. Your family is going on a road trip next summer, so save to have spending cash.
7. Put part of your paycheck toward space camp.
8. Keep a chunk for the pure satisfaction of saving.



## Spend it wisely

9. Ask yourself if you really need this thing.
10. Ask yourself if you'll really wear it.
11. Ask yourself how many times you'll wear it.
12. Ask yourself if it fits.
13. Ask yourself how long it will last.
14. Wait for it to go on sale.
15. Use coupons or discounts.
16. Look for used items online.
17. Go to thrift stores and consignment shops.
18. Buy last year's edition or the floor model.



## Learn about it

19. Read a good book about money.
20. Know how to read a bank statement.
21. Ask your parents' banker how a savings account works.
22. Learn how a checking account works.

23. Balance a checkbook.
24. Find out how a credit card works.
25. Find out how a debit card works. (It's really different from a credit card.)
26. Find a website for teens about money, and visit the site at least once a week.



## Give it back

27. Send \$20 to help families in need after a hurricane or earthquake.
28. Give one tenth of your earnings to help girls in Africa go to school.
29. Contribute \$5 to a local animal shelter.
30. Buy books for your school's auction.
31. Buy a bookstore gift card for your teacher.
32. Pick a charity that means a lot to you, and pledge an amount every month.
33. Donate your money and time to help preserve a wildlife habitat.
34. Give \$1 to a food pantry every month—it can provide several meals!
35. Pay for and make posters to announce a cleanup day for a park.
36. Contribute to your school's fund-raisers.
37. Ask your grandparents to give money to your favorite cause for your birthday.
38. Donate 25 percent of your bake-sale earnings to a homeless shelter.
39. Sell your books and give the money to your library.
40. Purchase new toys for a family in need during the holidays.



## Do something for someone

41. Buy Mom a birthday present.
42. Bring Grandma a bouquet of lovely flowers—just because.
43. Buy your dad his favorite milk shake.
44. Send your best friend the latest single from a popular band.
45. Treat your cousin to a movie.
46. Get your sister the new book in her favorite series.
47. Surprise your family by ordering a pizza for dinner.
48. Get your dog a new chew toy.
49. Get your brother new strings for his guitar.
50. Bring the librarian at your school a basket of treats.

