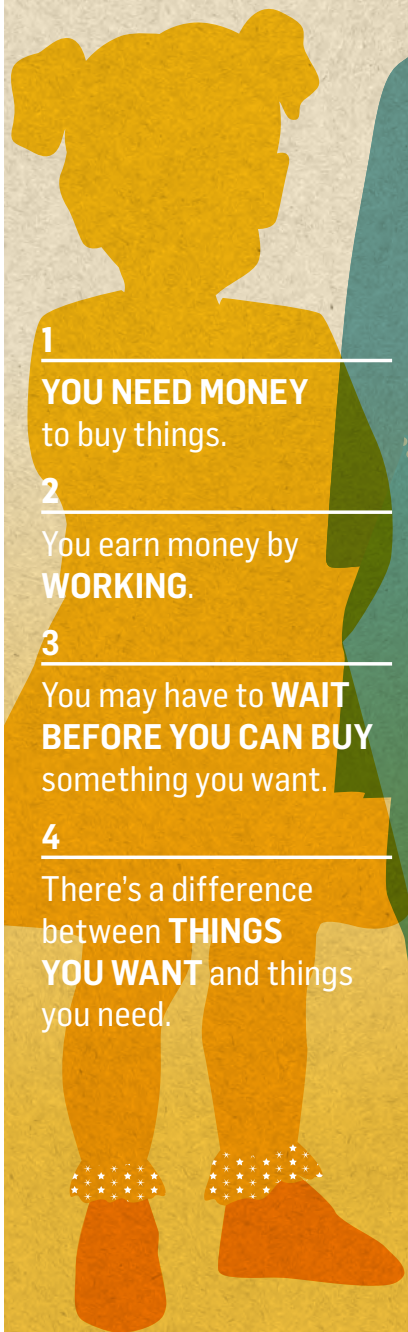


# MONEY AS YOU GROW



20 THINGS KIDS NEED TO KNOW TO LIVE FINANCIALLY SMART LIVES



**1**  
YOU NEED MONEY to buy things.

**2**  
You earn money by **WORKING**.

**3**  
You may have to **WAIT BEFORE YOU CAN BUY** something you want.

**4**  
There's a difference between **THINGS YOU WANT** and things you need.

3-5 YRS



**5**  
You need to **MAKE CHOICES** about how to spend your money.

**6**  
It's good to shop around and **COMPARE PRICES** before you buy.

**7**  
It can be costly and **DANGEROUS TO SHARE INFORMATION** online.

**8**  
Putting your money in a savings account will **PROTECT** it and pay you interest.

6-10 YRS



**9**  
You should **SAVE AT LEAST A DIME** for every dollar you receive.

**10**  
Entering personal information, like a bank or credit card number, online is risky because **SOMEONE COULD STEAL IT**.

**11**  
The sooner you save, the **FASTER YOUR MONEY CAN GROW** from compound interest.

**12**  
**USING A CREDIT CARD IS LIKE TAKING OUT A LOAN**; if you don't pay your bill in full every month, you'll be charged interest and owe more than you originally spent.

11-13 YRS



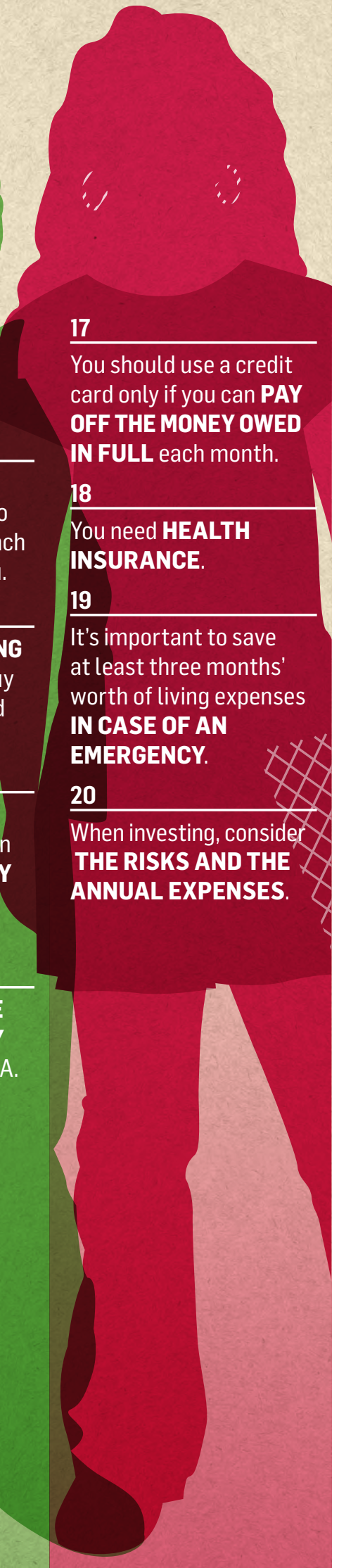
**13**  
When **COMPARING COLLEGES**, be sure to consider how much each school would cost you.

**14**  
You should **AVOID USING CREDIT CARDS** to buy things you can't afford to pay for with cash.

**15**  
Your first paycheck may seem smaller than expected since **MONEY IS TAKEN OUT FOR TAXES**.

**16**  
A great place to **SAVE AND INVEST MONEY** you earn is in a Roth IRA.

14-18 YRS



**17**  
You should use a credit card only if you can **PAY OFF THE MONEY OWED IN FULL** each month.

**18**  
You need **HEALTH INSURANCE**.

**19**  
It's important to save at least three months' worth of living expenses **IN CASE OF AN EMERGENCY**.

**20**  
When investing, consider **THE RISKS AND THE ANNUAL EXPENSES**.

18+ YRS