

TIPS TO HELP YOUR TEENAGER MANAGE MONEY

5 excellent reasons to help your kids manage their money

- 1 To **break their dependency** on mom and dad and achieve **financial independence**.
- 2 To enable them to make **informed purchasing decisions** by guiding them in their consumer choices.
- 3 Because **money doesn't last forever**, and you have to have it to live.
- 4 To **avoid financial problems** in the future.
- 5 To help them **make their dreams come true**.

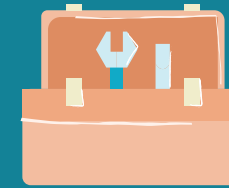
SAVINGS:

THE MOTIVATING ASPECT OF MONEY MANAGEMENT

Saving for a specific purpose is a great motivator. That's why your teenager needs to set **clear financial goals**.



Help your teenager
**BECOME A CHAMPION OF
FINANCIAL MANAGEMENT**
with our practical tips!



Tools for implementing sound money management

 Savings accounts

 Emergency funds

 Budgets

Download our free

BUDGET TOOL

to give your teen
a helping hand!

CREDIT CARDS AND MONEY MANAGEMENT GO HAND IN HAND!

- Are you 18 and able to manage your money properly? → **Great! You're ready for your first credit card!**
- Want to build a credit history so you can buy a car? → **Great! You can use a credit card!**
- Do you have money in your bank account to pay off your credit card balance when it falls due and avoid interest charges? → **Great! You're an informed and savvy teenager!**

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