



BankTennessee

PRESENTS

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.

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.

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.

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.

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.

3-5 YRS

6-10 YRS

11-13 YRS

14-18 YRS

18+ YRS



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