

On the Money



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SCHOOL'S OUT, MONEY'S IN

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SCHOOL'S OUT, MONEY'S IN



Summer is here, and it's the perfect time to relax, recharge, and take charge of your finances. Whether you're looking to earn extra cash, manage your spending, or start investing, this newsletter has tips to help you make the most of your summer.

Summer Jobs and Side Hustles: Ways to Earn & Save

Summer offers endless opportunities to boost your income. Here are some quick tips:

- **Set financial goals:** Decide how much you want to save by the end of summer.
- **Track your earnings:** Use a budgeting app to monitor your income and spending.



Money Management on Vacation: Enjoy Summer Without Overspending

Planning a vacation? Here's how to keep your wallet happy while having fun:

- **Set a budget:** Plan your trip expenses, including travel, accommodation, and activities.
- **Hunt for deals:** Look for discounts on flights, accommodations, and tickets.
- **Use cash:** Limit overspending by sticking to a cash budget for daily expenses.
- **Skip souvenirs:** Instead, take photos or write about your experiences for lasting memories.

Your Summer Financial Checklist



Stay on track with this simple guide:

- **Save:** Put aside a portion of every paycheck.
- **Spend wisely:** Prioritize needs over wants.
- **Give back:** Donate a percentage of your earnings to a cause you care about.
- **Track progress:** Regularly review your financial goals and adjust as needed.

Building Your Savings: Simple Steps to Get Started

Saving money may seem challenging, but it's never too early to start. Here's how to begin:

- **Open a savings account*:** Look for high-yield savings options to grow your money over time.
- **Start small:** Set aside a small portion of your earnings regularly to build a habit of saving.
- **Ask for help:** Talk to a trusted adult or financial advisor to guide your savings strategy.



Summer is your time to shine—and grow! With these tips, you'll be better prepared to manage your money, enjoy your break, and set yourself up for future success. Ready, set, save!

Scan here for all links and details from the newsletter!



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