

# ON THE RIGHT TRACK

*A Newsletter For Middle School Students from Mountain Credit Union*



## Personal Finance Lessons

### BUDGETING

Budgeting is important to make sure that you have enough money for what you need and a little extra for what you want. Estimate your income and then make a plan for saving & spending wisely.

### MAKE SAVING A HABIT

Make it a habit to set aside a certain amount of money for savings every time you receive money for a task or job.

### FIND OPPORTUNITIES TO EARN MONEY

Talk to your parents about getting a job outside of the home, or tasks that you could do around the house or neighborhood to make money.

## COLLEGE PREP

Preparing for college in middle school should not be about stressing yourself and losing your youth! It is a time to develop your interests and your academic strengths. This will enable you to have the best high school experience you can have, and that will put you on the path to college.

- Start now to take challenging courses
- Start now honing both time management & study skills
- Get some tutoring if you are having academic problems, especially in math and science.
- READ! Read on your own and beyond what is assigned in school.

Credit: collegebasics.com

