

TEENS REAL MONEY SKILLS **& MONEY**

**HOW TO BUDGET,
SAVE, EARN,
AND INVEST.**

NO LECTURES

SARAH VANHOOSE WITH JORDAN & HARPER

TEENS & MONEY GUIDE

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Published by Journey to Influence
eBook ISBN: 979-8-9971885-1-1
First edition, eBook.

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A NOTE TO THE PARENT

(or whoever bought this)

Thanks for grabbing this.
It'll help more than you know.

Read it on your own, read it with your teen, or keep it open while they work through the printed guide. Every lesson is written to the teen, so you'll see exactly what they're seeing. The ADULT ASK prompts are where they'll come find you.

You don't have to have your own money stuff figured out to raise a kid who does. I sit across from adults every week who are just now learning this, working through debt, building their first real budget, trying to break habits nobody ever taught them to avoid. Almost nobody grew up with a clear model for this. Reading this with your teen doesn't mean you have to be an expert first. It just means one of you gets a head start.

P.S. If you find this guide helpful, a quick review on Amazon goes a long way for a self-published book like this one.

P.P.S. Want more? [Tap here](#) for a free download of our Parent Guide, built to help you navigate these conversations right alongside your teen.

THIS GUIDE IS FOR YOU, THE TEEN

I'm a financial coach. My job is helping adults pay off debt, build a budget, break bad money habits, and reach their goals.

This is for you, right now, before money gets complicated.

It's not a textbook or a sermon. Just straight talk on earning, saving, spending, and building habits that set you up for a good life. Read in order or jump to whatever you need. There are 52 lessons, one built for each week of the year, but read them however you want: one a day, one a month, or all in one sitting.

You don't need to have this all figured out yet. Nobody does at your age, and honestly, plenty of adults are still figuring it out too. Just get started, one page at a time.

Thank you for joining me on my journey to influence.

A handwritten signature in black ink that reads "Sarah". The script is fluid and cursive, with a large, looping 'S' and a trailing flourish at the end.

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HOW TO USE THE PROMPTS

Every lesson in this guide ends with something to do. That's on purpose. You get better with money by doing it, not just reading about it.

THINK

A question to sit with on your own.
There's no right answer, just notice what comes up.

ADULT ASK

A conversation starter. Bring it to a parent, mentor, or trusted adult, text them if that's easier, and see what they say.

SEARCH IT UP

A fact worth looking up.
Pull out your phone and find out for yourself.

TRY IT

Something small to actually go do, not just think about.

LOCK IN

A commitment. Say it out loud or write it down, then follow through.

There's no test at the end. This is your journey.

SECTION 1

MONEY BASICS

**THE STUFF NO
ONE SITS DOWN
AND EXPLAINS.**

MONEY ISN'T THE GOAL.

It's a tool. Nobody actually wants a pile of paper sitting in a drawer doing nothing. You want what money gets you. Think of money as a key to unlock things.

FREEDOM

Not having to ask your parents for small expenses.

PEACE OF MIND

Not panicking when your phone screen cracks.

EXPERIENCES

Being able to say "yes" to a trip with friends.

STUFF

Buying that hoodie you've had your eye on.

People who are chill about money aren't always the richest ones. They're just the ones who figured out early what they want their money to do for them. This doesn't magically click the day you turn 18, you can start practicing now.

THINK: If your money had one task to accomplish for you this year, what would it be?

CAN'T SPEND. WON'T SPEND.

They're not the same thing.

BROKE

The money literally isn't in your account.

CHOOSING NOT TO SPEND

The money's there, you're just deciding to save it or use it for something else.

Adults mix these up constantly. Letting yourself say "I can't afford it" when you actually could takes away your power. Learning the difference between these two is one of the biggest flexes for keeping control of your cash for the rest of your life.

TRY IT: Next time you skip buying something, notice whether you're truly broke or just choosing not to spend.

A TAP DOESN'T FEEL LIKE SPENDING.

But it is. Handing over an actual \$20 bill hits different than tapping a card or sending a Venmo.

CASH

Watching it disappear from your hand feels like a real loss.

A TAP OR SEND

Feels like nothing happened at all.

That's exactly why digital money is so easy to blow through without noticing. Almost everything you'll ever pay for eventually goes digital, so building the habit of tracking now means it won't surprise you later.

THINK: Where might it make sense for you to use cash instead of a card, or a card instead of cash?

YOUR MONEY ISN'T SITTING IN A VAULT.

Forget the vault full of cash from the movies. Once your money's in a bank, it's actually out working.

LENT OUT

To people buying homes or cars.

INVESTED

In businesses that need money to grow.

KEPT MOVING

Through the whole economy.

In exchange, the bank pays you a little for letting them use it. That's called interest. In a basic savings account it's small, sometimes small enough to laugh at, but it's the same idea investing runs on.

SEARCH IT UP: What does "FDIC insured" mean, and why does it matter for your money in a bank?

YOUR MONEY'S LEAKING.

And you can't hear it dripping.

SUBSCRIPTIONS

Renew themselves whether you're using them or not.

PRICES

Creep up so slow you don't even notice.

STUFF

Adds up way faster than it feels like it should.

Paying attention instead of avoiding it is one of the biggest differences between adults who feel in control of their money and adults who feel constantly blindsided by it. It's a habit, not a personality trait, which means you can start building it now.

TRY IT: Pull up your bank account or Venmo and scroll the last 30 days. Any surprises?

“I’LL FIGURE IT OUT LATER” ISN’T A PLAN.

Later shows up faster than you think.

Usually it shows up as a bill you forgot, or a “wait, where did my money go” moment. This isn’t just a teenager problem, it’s one of the most common adult money problems too: avoiding a decision until it becomes a crisis. The teens who practice dealing with small money stuff now, build the exact habit that keeps adult money stuff from getting out of hand.

***ADULT ASK: When’s a time they said “I’ll figure it out later” about money?
How’d that actually work out?***

SECTION 2

EARNING
HOW TO TURN
YOUR TIME
INTO MONEY.

MONEY EARNED HITS DIFFERENT.

Cash from a job feels different than cash from a birthday card.

EARNED

You know exactly what it cost you: hours, effort, showing up even when you didn't feel like it.

HANDED TO YOU

It just shows up. No effort attached.

That connection, between effort and money, is exactly what makes people careful with money instead of careless with it. It's a habit you're building right now, whether you notice it or not.

THINK: What do you think money from your first job will teach you that money you're handed can't?

YOU DON'T NEED A BUSINESS DEGREE.

You need a skill and commitment that someone else isn't making time for.

CARE

Pet sitting, being a mother's helper, tutoring.

OUTDOOR

Walking dogs, mowing lawns, washing cars.

MAKE & SELL

Baking and selling, making crafts, running a yard sale.

THINK: What's a skill you already have that someone else would pay for?

WHAT YOU'RE WORTH ISN'T MEASURED IN HOURS.

Same hour, different value.

A BABYSITTER

Watches one kid.

A LIFEGUARD

Watches a whole pool.

Pay isn't really about time, it's about how much value you're creating. The lifeguard isn't paid more because they try harder, it's because they're responsible for more. The skills that create the most value are usually the ones worth building first.

THINK: *What's a skill you have that creates more value than just showing up on time?*

ASKING FOR MORE MONEY IS A SKILL.

It gets easier the sooner you start.

Nobody loves asking for a raise or negotiating pay. It feels awkward every single time, no matter how experienced you are. But it's a muscle, and the earlier you start using it, the less scary it gets.

Asking your boss for a raise at 16 is about as low-stakes as this ever gets, which makes right now the best possible training ground. Good reasons to ask for a raise include time with the company (at least 6 months) and great performance - think 'A' for effort.

SEARCH IT UP: What's one script or technique people use to actually ask for a raise?

SHOWING UP EARLY IS THE CHEAT CODE.

Nobody talks about it, but it works.

Being reliable is boring advice, but it's also one of the fastest ways to stand out at a job. Being on time IS the standard, but surprisingly not everyone is doing it. Be early and blow your employer away.

MOST PEOPLE

Show up late, cancel at the last minute, or half-try.

THE ONES WHO GAIN TRUST

Show up and do what they said they would, every time.

LOCK IN: Commit to showing up on time always.

SALES AND PROFIT AREN'T THE SAME.

It's critical to understand the difference.

SALES

The \$5 you collected from the customer.

COST

The \$2 it took in supplies to make it.

PROFIT

The \$3 left over after covering what it cost you.

That \$3, not the \$5, is the number that actually matters. Skip this step and you can end up “making money” on paper while barely breaking even in real life.

TRY IT: Price out one small hustle idea. What would it actually cost you, in supplies, to make one unit of whatever you'd sell?

CHALLENGE - NO SPEND WEEK

SEVEN DAYS.

ZERO DOLLARS.

On anything that isn't a true need.

NO

Ordering food or eating out, random online orders, impulse buys at the gas station.

TRACK IT

Keep a list of every time you wanted to spend but didn't.

At the end of the week, look at that list. That's not a list of things you failed to buy. It's proof that you have more control over your spending than you probably gave yourself credit for, a skill that gets tested for the rest of your life, especially in the years when money first gets tight.

THINK: What was the hardest moment of the week to not spend?

ADULT ASK: Pick a trusted adult and invite them to do the No-Spend Week with you.

SECTION 3

BUDGETING
BUDGET ISN'T
A BAD WORD.

A BUDGET IS JUST A JOB FOR YOUR MONEY.

WHAT PEOPLE THINK

A budget means not spending any money.

WHAT IT ACTUALLY IS

Deciding ahead of time how much is coming in and where each part is headed, instead of wondering where it went.

Anyone who feels in control of their money, no matter their income, has some version of this system.

ADULT ASK: *Have you ever tried a budget before? What happened?*

“NEED” AND “WANT” FEEL IDENTICAL. They’re not.

Your brain doesn’t naturally sort spending into need and want, both just feel like “I should buy this right now.”

NEED

Keeps you fed, housed, safe, or able to function: food, gas to get to work, a working phone. (The adults in your life are covering this now, but you still gotta know the difference.)

WANT

Makes life better, but you’d survive without it: new shoes, a game, eating out.

Neither one is bad, wants are a real part of a good budget. But mixing them up is how needs go unfunded while wants quietly eat the whole paycheck. Quickly running every purchase through that filter, catches more than you’d expect.

ADULT ASK: *What’s the last thing they bought? Would they call it a need or a want?*

GIVE, SAVE, SPEND.

The easiest budget, period.

GIVE

Some to give away.

SAVE

Some to save for later.

SPEND

Some to spend now.

There's no rule for exactly how much goes where, that's your call, and it'll probably change over time as your priorities do.

The point isn't the exact percentage. It's that all three get a slice, every time, a habit that scales up perfectly whether you're managing \$20 or \$20,000.

*THINK: If you had to pick your percentages right now,
what would give, save, and spend each look like?*

TRACKING TAKES 5 MINUTES.

Not a spreadsheet degree or an hour.

Tracking sounds like a chore, but it doesn't have to be complicated. Jot down what you spent on your phone notes, use a free app, whatever's easiest.

The point isn't perfect record-keeping, it's just knowing roughly where your money's going so nothing sneaks up on you.

LOCK IN: Commit to tracking every dollar you spend this week.

PAYDAY MATTERS MORE THAN THE DAY AFTER.

What you do when it hits matters most.

The second money hits your account is the moment it's easiest to spend without thinking. That's exactly why it's the best time to decide where it's going, before it just blends into your regular spending money. It's a small window, and acting on it is one of the easiest habits to build early.

***LOCK IN: Commit to taking action each payday. What will you commit to doing?
Transferring to savings? Paying your responsibilities? Something else?***

SOME BILLS YOU PICK. SOME BILLS PICK YOU.

Knowing which is which is half the game.

BILLS THAT PICK YOU

Rent, insurance, a phone bill.

BILLS YOU PICK

Takeout, a new game, a hangout.

Knowing which is which helps you see where you actually have control versus where you don't. Even the bills that pick you, usually have some choice hiding in them, a cheaper phone plan, a different insurance provider, so "fixed" doesn't always mean fixed forever.

ADULT ASK: What's a bill you pay every month that I'd never guess exists?

OVERSPENT? DON'T FREAK OUT. ADJUST AND MOVE ON.

Consistency beats perfection, every time.

DON'T

Feel terrible about it, or give up on budgeting completely.

DO

Look at what happened, adjust next month, and keep going.

*ADULT ASK: What's a money mistake you've made that you
actually bounced back from just fine?*

SECTION 4

**SAVING
WHAT YOU SAVE
TODAY BUYS
TOMORROW'S
FREEDOM.**

THE BEST TIME TO SAVE WAS YESTERDAY.

Second best: today.

\$10 SAVED TODAY

Can end up worth more than...

\$50 SAVED IN 5 YEARS

...because time does more of the work than how much you start with.

Save money and it earns a little more over time. Leave that extra money alone, and it starts earning too. That's compound interest, money making money on top of money. Then you get to use that money for big purchases or life transitions.

***SEARCH IT UP: What does \$100 a month, saved for 10 years,
actually grow into with compound interest?***

PAY YOURSELF FIRST.

Before it's gone.

MOST PEOPLE

Save whatever is left after they spend.

THE FLIP

Move some to savings the second money comes in, before you touch the rest.

What's left is what you actually have to spend, and you'll barely notice the difference. Waiting until "whatever's left" almost always means nothing's left.

TRY IT: Next time you get paid, move money to savings first, before you buy anything.

NOT ALL YOUR SAVINGS ARE FOR THE SAME THING.

Give each goal its own bucket.

CONCERT FUND

CAR FUND

JUST-IN-CASE FUND

This is the whole idea behind the envelope system: physically separate your cash into labeled envelopes so you're never tempted to raid one for something unrelated. If your money's mostly digital, plenty of banks let you open multiple savings accounts for free, same idea, just no envelopes. Adults use this exact system, just with bigger numbers and different names, like "retirement" and "emergency fund."

THINK: Name three things you're currently saving for, or want to be.

EMERGENCY FUNDS AREN'T JUST AN ADULT THING.

Money set aside for the unexpected.

WHAT IT COVERS

A cracked phone screen. Needing gas money in a pinch. Something just coming up.

It doesn't need to be huge. Even \$100 tucked away means you're not totally stuck when life throws something small at you. This habit, having money set aside instead of running on empty, is one of the clearest differences between adults who handle a surprise expense calmly and adults who end up in crisis.

SEARCH IT UP: How big of an emergency fund do financial experts recommend?

GOALS WITH A NUMBER ACTUALLY HAPPEN.

Vague wishes stay wishes.

VAGUE

“I want to save money.”

SPECIFIC

“I want to save \$400 for new clothes by August.”

Unclear goals stay out of reach forever, adults and teens alike. Specific goals with numbers and deadlines are what actually turn into real money in a real account.

TRY IT: Turn one loose money wish into a specific goal with a number and a deadline.

SET IT. FORGET IT.

Automate so you don't need discipline every day.

Motivation runs out fast. Automatic transfers don't. If you can set up even a small amount to move to savings automatically, you take the decision out of it completely, which means you save consistently even on days you'd rather not think about it. Relying on willpower alone almost always loses eventually, removing the decision is what actually works.

Consider saving up to 50% of your earnings right now while your parents are covering your needs.

SEARCH IT UP: Does your bank or savings app let you set up automatic transfers?

CHALLENGE - SAVINGS SPRINT

ONE GOAL. ONE NUMBER. ONE DEADLINE.

ONE GOAL

What are you after? Name it.

ONE NUMBER

Could be \$50, could be \$300, whatever's realistic for you.

ONE DEADLINE

30 days from today.

Every few days, check your progress and move a little more toward it, even if it's just a couple dollars. The point isn't the amount you end up with. It's proving to yourself that a goal with a deadline actually gets you to move, instead of just sitting with it as a nice idea.

THINK: *What's a real 30-day goal you'd want to save toward?*

ADULT ASK: *Pick a trusted adult and invite them to do the Savings Sprint with you.*

SECTION 5

SMART SPENDING

**HOW TO SPEND
WITHOUT
GETTING PLAYED.**

WAIT 24 HOURS.

That “I need this right now” feeling fades fast.

RIGHT NOW

Feels like you can't live without it.

24 HOURS LATER

You can actually tell if you really want it.

Waiting a day doesn't cost you anything, and it filters out the impulse buys you'd regret, from the ones you'd actually be glad you got.

This one habit alone prevents more regretted purchases, at every age, than almost any budgeting trick. Most bad spending decisions are made in the heat of the moment, not after a day to think.

LOCK IN: Commit to waiting 24 hours on purchases.

“LIMITED TIME ONLY” IS A SALES SCRIPT.

Not a fact.

WHAT IT LOOKS LIKE

Countdown timers, “only 3 left” messages.

WHAT IT REALLY IS

A trick designed to make you panic-buy.

Slow down anyway, the deal is rarely as urgent as it looks. Once you can spot the trick, it stops working on you.

TRY IT: Next time you see a countdown timer or “only X left” message, pause and notice if it’s actually true.

“EVERYONE HAS IT” ISN’T A REASON.

RIGHT NOW

It’s the game, the phone, the hoodie.

LATER

It’s the car, the house, the vacation.

Ask yourself if you’d still want it if nobody else had one. This pressure doesn’t disappear in adulthood, it just changes shape, so learning to spot it now is practice for a pressure you’ll feel your whole life.

THINK: Is there something you want right now mostly because someone else has it?

CHEAP ISN'T ALWAYS BEST.

Sometimes spending more upfront saves money overall.

THE \$10 VERSION

Breaks in a month, gets replaced twice.

THE \$25 VERSION

Lasts longer, most of the time.

Cheap isn't always the smart choice. Learning to spot the difference between cheap and a good deal saves real money, on everything from headphones to furniture.

*ADULT ASK: What's something worth spending more on,
and something that's fine to buy cheap?*

THAT \$12.99 SUBSCRIPTION IS \$156 A YEAR.

Do the math.

\$12.99

What you don't notice as much each month.

\$156

What it actually costs per year.

Small recurring charges feel harmless because they're small, but they add up fast over a year. Subscriptions are designed to be forgotten about, that's the whole business model.

Staying aware of where your money's actually going, even the small automatic stuff, is one of the most valuable habits you can build.

TRY IT: Add up everything you're subscribed to and multiply by 12. Any surprises?

MEMORIES LAST LONGER THAN A PACKAGE.

Stuff fades. Moments don't.

STUFF

Loses its shine fast.

EXPERIENCES

Tend to stick with you a lot longer.

This isn't just a nice idea, it's the difference between a closet full of stuff you forgot you owned and memories you'd actually bring up years later.

THINK: What's a memory from an experience that's stuck with you way longer than any purchase has?

SECTION 6

CREDIT & DEBT

**DEBT DOESN'T
FORGET. IT
FOLLOWS YOU.**

DEBT IS SPENDING YOUR FUTURE SELF'S MONEY.

It almost always costs more than the original price.

FEELS LIKE

Free money.

ACTUALLY IS

A loan against money you don't have yet.

It almost always ends up costing more than the original price by the time it's paid off. The safest amount of debt is none at all.

SEARCH IT UP: What's the average interest rate on a payday loan?

NOT ALL DEBT IS BAD.

But most of what people get stuck in isn't building anything good.

CAN MAKE SENSE

A school loan for a skill you'll use, a house.

USUALLY DOESN'T

Credit cards, buy now pay later financing, getting a loan for something you could've saved for.

When you're not sure, the safer move is almost always to wait and pay with money you already have saved.

**ADULT ASK: What's the difference between
"good debt" and "bad debt" in your experience?**

YOUR CREDIT SCORE IS A REPORT CARD.

Nobody shows you, but everyone checks it.

WHAT IT UNLOCKS

Renting an apartment, getting approved for a car loan, even landing some jobs.

HOW YOU BUILD IT

Pay your phone or utility bills on time, once they're in your name.

You won't have a score until you're older, and you don't need a credit card to start building it. The habit that actually matters is simple: pay what you owe, on time, every time. Start proving that to yourself now, long before a credit score exists.

SEARCH IT UP: What counts as a "good" credit score, and where does that number actually come from?

A CREDIT CARD IS A LOAN WITH A DUE DATE.

FEELS LIKE

Spending money you have.

ACTUALLY IS

Borrowing money you'll owe extra on if you don't pay it back in full.

Credit cards aren't evil, but they're built to make it easy to spend more than you can pay back. Getting one too early and too fast is one of the money regrets adults bring up the most. Cash and debit do the same job with none of the risk, and there's no rush.

ADULT ASK: *What was your first credit card experience like? Any regrets?*

INTEREST IS THE COST ON “I DIDN'T WANT TO WAIT.”

A \$50 problem can turn into a \$200 one.

\$50

What you originally borrowed.

\$200

What you can end up paying back with interest.

The longer you take to pay something off, the more that interest piles up, sometimes way more than the original price of whatever you bought. It's one of the easiest ways to turn a small problem into a big one, without ever making another purchase.

SEARCH IT UP: Find the average credit card interest rate, then calculate what a \$500 purchase would actually cost if you only made minimum payments.

SECTION 7

INVESTING & TAXES

**GROWING YOUR
MONEY & PAYING
YOUR SHARE.**

INVESTING IS LETTING YOUR MONEY GROW.

Instead of letting it sit.

A STOCK

A small piece of one company.

A FUND

A bundle of lots of small pieces of companies, combined.

When those companies do well and grow, what you own grows too. That's different from a savings account, where the bank pays you a small, fixed amount just for keeping your money there. Investing can grow a lot more over time, but it can also go up and down along the way, that's the tradeoff. You don't need to be rich, work in finance, or understand the stock market perfectly to start. You just need to start small and let time do the heavy lifting.

THINK: If you started investing \$20 a month starting today, how different do you think your life could look by the time you're 40?

TIME IN THE MARKET BEATS TRYING TO BE A GENIUS.

Starting early wins over guessing right.

TRYING TO TIME THE UPS AND DOWNS

Basically impossible, even for professionals.

STAYING IN

Gives money time to ride out the dips and come out ahead.

A teen who starts investing small amounts now ends up way ahead of someone who waits until they're 30 or 40, not because they're smarter, just because their money had more years to grow.

SEARCH IT UP: *What has the stock market averaged per year over the last 30 years?*

A CUSTODIAL ACCOUNT IS INVESTING'S TRAINING WHEELS.

A way to start early, before normally allowed.

WHO RUNS IT?

A parent opens it and manages it with you until you're old enough to take over.

You and a parent can pick what type of investment to put the money into together, usually a stock or a fund, and watch it actually grow while you're still learning.

ADULT ASK: *Would you help me look into opening a custodial account?*

YOU CAN OPEN A RETIREMENT ACCOUNT BEFORE YOU CAN VOTE.

The earlier you start, the bigger the head start.

WHAT QUALIFIES

Any money you've earned that gets claimed on taxes.

WHAT YOU GET

Money in a Roth IRA that grows completely tax-free, decades before most people even start.

SEARCH IT UP: *What's the max amount a teen can contribute to a Roth IRA this year?*

TAXES AREN'T A PUNISHMENT.

They're everyone chipping in.

WHAT THEY FUND

Roads, schools, parks, emergency services.

Right now, depending on how much you work and how your job classifies you, you might see your full paycheck. That won't last.

Once you're working full time, taxes come out of pretty much every paycheck, no way around it.

TRY IT: Next time you get a paycheck or pay stub, check whether anything's been withheld for taxes yet.

W-2 OR 1099? KNOW WHICH ONE YOU ARE.

It changes who's responsible for your taxes.

W-2

A regular job. Your employer takes taxes out automatically.

1099

Freelance or gig work. Nobody's taking taxes out for you, you set the money aside yourself - aim for 30%.

Right now the stakes are small, but once your income crosses a certain threshold as an adult, the IRS expects you to have set that money aside, whether or not anyone reminded you. Knowing the difference between W-2 and 1099 now means you won't get caught off guard later.

ADULT ASK: Have you ever been paid on a 1099, with no employer taking taxes out for you? What did you do about it?

FILING A TAX RETURN ISN'T SCARY.

It sounds worse than it is.

WHAT IT ACTUALLY IS

Filling out information you already know, by a certain date (April 15th).

There's help available when you need it. Learning this now prepares you for when you first have to file in the future. No biggie.

ADULT ASK: Would you show me what filing taxes actually looks like sometime?

THE PRICE TAG ISN'T THE PRICE.

Sales tax gets added on top.

STICKER PRICE

What's on the tag.

ACTUAL PRICE

What you pay after sales tax, usually 4 to 10 cents per dollar.

A few states don't charge sales tax at all. It's not a scam or a rip-off, it's just built into how buying stuff works almost everywhere, and knowing it's coming means you won't come up short at the register.

SEARCH IT UP: What's your state's actual sales tax rate?

SECTION 8

**BEYOND
THE DOLLAR
MORE THAN
JUST MATH.**

YOUR SPENDING IS A DIARY OF WHAT YOU CARE ABOUT.

Whether you meant it to be or not.

WHAT YOU SAY

Your priorities, in your head.

WHAT YOU SPEND

Where your money actually goes.

If that picture doesn't match who you want to be, that's useful information, not something to feel bad about, but something to be aware of.

THINK: What would your spending say about you today?

GIVING MAKES YOU FEEL GOOD.

That's not an accident.

THE RESEARCH

Giving money away lights up the same part of your brain as spending on yourself, sometimes more.

It's not just a nice idea, it's how people are wired. That's part of why giving sticks as a habit once you start, it's not just good for whoever you're helping, it's genuinely satisfying for you too. You don't have to give for that reason, but it's a good one to know exists.

SEARCH IT UP: Find one local charity or cause you'd actually want to support. What do they do?

GENEROSITY ISN'T ABOUT HOW MUCH YOU HAVE.

It's about making it a habit.

SMALL AND OFTEN

\$5 a month, or an hour of your time, builds a real giving habit.

BIG AND “SOMEDAY”

Waiting until you have “enough” money or time to give something big, and that day might never come.

The habit matters more than the amount, whether you're giving money, time, or both. When you think beyond yourself on a regular basis you shape your character.

TRY IT: Pick something small, money or time, and give it away regularly this month.

CHALLENGE - GIVE IT AWAY

GIVE AWAY SOMETHING.

No strings, no expecting anything back.

MONEY

\$10 to a cause you care about.

TIME

An hour helping a neighbor.

STUFF

Clothes you don't wear anymore, to someone who needs them.

It's easy to spend a whole day only thinking about your own stuff, your own money, your own plans. This challenge is a break from that. It's just one moment where some part of your time or money goes toward someone else, on purpose. Want to level it up? Do all three in the same week.

***THINK: Who's one person or cause you could actually make a difference for this week?
ADULT ASK: Find a person to team up with on this challenge? Who would you ask?***

THE HABITS YOU BUILD AT 15 SHOW UP AGAIN AT 25.

Your future self runs on today's autopilot.

WHAT YOU'RE BUILDING

Tracking and saving money, thinking before you buy.

Easier to build these habits now, while the amounts are small and the mistakes are cheap, than to unlearn bad ones later when the stakes are a lot higher.

LOCK IN: Commit to practicing one money habit from this guide for the next week.

A GYM MEMBERSHIP IS CHEAP. POOR HEALTH ISN'T.

Skipping it now catches up eventually.

SKIP IT NOW

Save \$20 or \$30 a month.

PAY LATER

Doctor visits, medications, missed work, years that feel harder than they need to.

Money spent now on staying healthy, food that fuels you, moving your body, good sleep, isn't an expense. It's an investment, one of the few you can make today that pays you back for decades.

*THINK: What's one thing you could do this week that's
basically investing in future-you's health?*

“FINANCIAL FREEDOM” ISN'T A NUMBER.

It's a feeling.

THE MYTH

A specific dollar amount you need to hit.

THE TRUTH

Not stressing about money 24/7, at whatever income level you're at.

Chasing a number rarely gets anyone there, chasing habits usually does.

ADULT ASK: On a scale of “never think about it,” to “constantly stressed,” where’s your money stress level right now, and has that changed over the years?

INSURANCE IS PAYING A LITTLE NOW.

So one bad day doesn't wreck everything.

MOST MONTHS

You pay into the insurance company and nothing happens.

THIS ONE MONTH

Something big goes wrong, a car accident, a totaled phone, a hospital visit, and it saves you from being wiped out.

Most months can feel like wasted money. It's not. Insurance is what keeps that one incident manageable instead of draining your savings or landing you in debt.

When it's time for you to get your own insurance, do your research and get multiple quotes.

***SEARCH IT UP: What's the average cost of car insurance
for a new teen driver in your state?***

NOBODY GETS MONEY RIGHT EVERY TIME.

And that's completely normal.

NOT THE GOAL

Perfection.

THE GOAL

Noticing what happened, learning from it, doing a little better next time.

Everyone overspends, forgets a bill, or buys something they regret at some point, including adults who've been managing money for decades. This mindset matters way more over a lifetime than any single mistake ever will.

THINK: What's a money mistake you've already made, and what did it teach you?

ABOUT THE AUTHOR

Sarah VanHoose is the founder of Journey to Influence, a team of coaches on a mission to help people be more intentional with their time, talent, and money, so they can live the life they're actually called to lead. She lives outside Portland, OR, with her husband, James, and their two teen daughters, Jordan and Harper.

Teens & Money Guide is her first book, written on a working trip to Crooked River Ranch with the girls. James did the layout of this guide, cover to cover, making this one a true family affair. Her next book, "You Are the Problem, and the Solution," a personal finance book for women who don't like finance books, comes out in 2027.

Free resources, blog posts, coaching info, and more live at
myjourneytoinfluence.com

Follow as we attempt to keep this fun-ish
[@journeytoinfluence](https://twitter.com/journeytoinfluence)

THANKS FOR READING

WANT IT ON YOUR TEEN'S DESK?

The printed Teens & Money guide stands up on a desk or counter, with one lesson facing out each week. It makes a great gift, too.

myjourneytoinfluence.com/teens-and-money

WORKING ON YOUR OWN MONEY?

Journey to Influence coaches adults through budgeting, debt, and building habits that stick. It starts with a free call.

myjourneytoinfluence.com/schedule-a-call

Thank you for joining me on my journey to influence.

A handwritten signature in black ink that reads "Sarah". The script is fluid and cursive, with a large, stylized 'S' and a trailing flourish at the end.

*Journey^{to}
influence*™