

## 1. Make your money work!

A pile of money sitting at home won't get any bigger, but if you put it in a bank account, interest will get added on top. Look around for the right bank that suits your needs, all banks have special accounts and offers for young people.

## 2. Don't dash to splash your cash!

Before you buy something that costs a lot – ask yourself if you *really* need it. A good way to do this is to wait 24 hours and see if you still feel the same.

## 3. Every penny counts!

Choose to never spend another 1p coin by saving rather than spending them. A jar full of pennies soon adds up. Or think big and save all your 20p or 50p coins.

## 4. Be healthy AND wealthy!

Did you know that by saving the same as you'd spend on a packet of crisps every day, you'd save enough money to buy an iPod by the end of a school term!

## 5. Save with sport!

Choose your favourite team or player, and make a promise to put aside 50p or £1 every time they win a game/score a goal!

## 6. Do the math!

Don't just want something, make it happen: write down what you'd like to buy, its price and how much you can realistically save a week. Now you can calculate how long it'll take to save enough money!

$$\text{Price} \div \text{Amount saved weekly} = \text{No. of weeks}$$

## 7. Shop (around) till you drop!

The same thing can often cost more in certain shops, so shop around for the best price by looking around, checking on the internet and finding the best bargain.

## 8. Save, save, and save some more!

Getting into the habit of saving from a young age will really help you avoid nasty money problems like debt when you are older.

## 9. Dare to Care!

Do you know what happens to your hard earned cash? Ask your bank about its 'ethical policy' and make sure it's not being invested in things you don't agree with.

## 10. Become a millionaire!

Save £2.30 every day, put it away in a high interest savings account, and by the time you're 65, all that money and interest will have added up to a cool £1million.

