

MANAGE

YOUR

MONEY

...don't let it manage you!



SPEND SOME... SAVE SOME

Show how smart you are.
Start by learning proper Money

What's Money Management you which your handle your money. At properly is knowing how to budget. be very big. After all you're not money from your parents or guardians.



Management.

might ask? Simple. It's the way in the root of managing your money Let's face it, your income might not working so you may get pocket

Plan how you're going to use this money. Even if it's lunch money, you don't have to spend all of it on lunch.

**"BE A WISE
CONSUMER"**



Peter, yuh jus' buy a patty, a cocoa bread two donut and a soda for you lunch an' yuh still go buy somet'ing else again.... Coconut drops at that too! What is wrong with you?

PETER:

Is one hundred dollars I get for my lunch money dis morning so I have to make sure to spen' it off so I can get more tomorrow, an' furthermore, what I eat for lunch never full by belly



Peter yuh have it all wrong. Because yuh get \$100 for lunch don' mean yuh must spen' off everyt'ing. Use it wisely an' save some of it. At least yuh mother will feel that you appreciate the sacrifice she make to give you \$100 Look at the foolishness yuh buy with it too. No wonder yuh belly cyan full. Buy somet'ing sensible that have more nourishment an' can fill yuh up.

DAVE:



Keisha Comes Up

Is good advice that yuh giving him yuh know Dave. An' Peter yuh know that yuh don' have to buy lunch at school everyday? Ask yuh mother or yuh big sister to fix a nice nutritious lunch at home for yuh an' bring it to school. You can even make it yourself sometimes. Even for snack too, you can bring fruits from home an' cut out some of the coconut drops an' those things. Think about it.

KEISHA:



PETER:



Yuh know what the two of yuh saying really mek sense. Sometimes my mother find it really hard to give me the \$100 an' look how I treat it. An' if I really save some of that money, it could help to buy something else that I need an' ease the burden off her. From now on I really goin' to manage my money better.

YOU CAN HELP

Have you ever tried to make toys at home? Yep! You can save yourself and your parents hundreds of dollars by making toys for your younger brothers and sisters and yourself.

Tissue rolls, paper towels, empty boxes, cans, plastic bottles, wool, cord and other articles can be used in very creative ways to make interesting toys.

**PUT YOUR
MONEY
HERE**

If your parents can't afford to give you pocket money, you can earn your own.

**Try saving even \$10 from your lunch money each week,
if you can't afford more.**

It may seem small and insignificant at first but look at this;

$$\mathbf{\$10.00 \times 10 \text{ weeks} = \$100.00}$$

And guess what? There are saving programs for students/children at banks, credit unions, building societies and so on. Ask a parent, guardian, relative or friend to find out about them for you or you can find out for yourself and open an account. If you put your \$10.00 in this account each week or save it at home for a few weeks and then deposit that total amount (say \$50.00 after 5 weeks), your money will earn interest and so the amount will keep on growing.

JANET:

Keisha, I see you got
the watch you wanted.
You must love your
parents, eh?



You're right, I really
love my parents, but
they didn't buy the
watch for me. I
bought it myself.

KEISHA:



JANET:



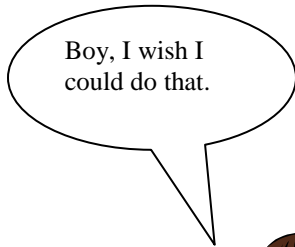
Really, where
yuh got money
from ?

KEISHA:



I saved it from my
lunch money...
little by little.

JANET:



Boy, I wish I
could do that.

KEISHA:



You can, and it's
not hard either. I
will teach you
what that
Consumer Affairs
Commission taught
me about saving
and money
management.

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