

it's Your Life...  
**Are You Ready?**

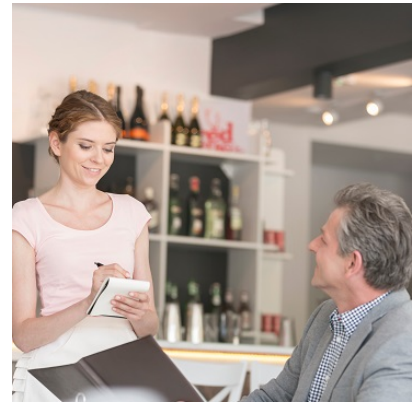


## Working Beyond Summer

If you're working a summer job (or looking for one!), you may be asked if you want to continue working once school starts back up. As you get older, your expenses seem to go up, don't they? And you're probably getting to that age where you don't want to (or shouldn't!) depend on mom and dad to pay for all of your extras like a cell phone, movie nights with friends or high-end sneakers or jeans. The extra money might seem like a great idea, but is it a good fit with school and your other activities?

### Here are some things to consider first:

- What's my school schedule and homework load like?
- How many afterschool activities do I participate in?
- How will this affect my family's schedule?
- Do I have easy access to transportation to get to work and back?
- Could my family really use the extra money?



If your answers to the above questions point toward you working through the school year, just make sure you check in with your progress every month or so to make sure your grades or personal life aren't being adversely affected by it.

The good news to working all year long is that it's good practice for when you're an adult and have to work all the time. You'll understand the importance of getting along with coworkers and working for someone other than your parents or teacher. It can also encourage responsibility, punctuality and maturity. Plus, it'll look great on your resume when you're applying for college!

## Are You Buying?

Teenagers on average are spending \$2,600 annually on food and clothes, favoring retailers Lululemon, Ulta, Amazon, and Vans, along with fast-food chains like Chick-fil-A and Chipotle, according to a new survey from Piper Jaffray.

What are teens spending the most on?  
Food!

### Total Spending by Teen by Category

- Food - 24%
- Clothing - 19%
- Cars - 9%
- Accessories and cosmetics – 9%
- Shoes - 8%
- Video games- 8%
- Electronics - 7%
- Other, including movies, music and events – 16%



Remember that if you're spending, having a budget is a great way to be sure you aren't over-spending. There are lots of free apps that help get you to plan and stick to your budget! Adding a "savings" budget item is a great way to make sure you have money left for what you need in the future!

### Steps for Writing a Check

- Date – Write in the date that you write the check.
- Pay to the Order Of – Who is the check for? Write the person's name or the company's name.
- Amount – Write the amount numerically in the amount box and as words on the amount line.
- Memo or For – This is a note for what the check is for (example: "gas bill").
- From – You sign the check here. A check should not be cashed without the signature of the person who wrote the check.

[For more check-writing tips click here.](#)