

READ OUR FULL ARTICLES!

WHAT IS MONEY?

ALLOWANCES,
SAVING AND
SPENDING

MONEY
RESPONSIBILITY

CENTS TO SENSE

FINANCIAL LITERACY NEWSLETTER AGES 8-12



WHAT IS MONEY?

Money represents a specific value that can be used to get items of similar value. We can use the money we earn to buy objects we need or want. [Click here to learn more!](#)

ALLOWANCES AND SPENDING

There are several ways to use the money you have. Remember to make smart choices and balance the amount you spend with the amount you save or invest! [Click here to learn more!](#)

"DO NOT SAVE WHAT IS LEFT AFTER SPENDING, BUT SPEND WHAT IS LEFT AFTER SAVING"



MONEY RESPONSIBILITY

Be responsible with your money! We challenge you to start tracking your spendings and savings in order to develop healthy money habits. [Click here to learn more!](#)



CENTS TO SENSE

EVERYONE LOVES TO HAVE MONEY TO BUY NEW THINGS BUT IT IS IMPORTANT TO LEARN HOW TO BE RESPONSIBLE WITH IT. LETS TAKE A LOOK AT SOME OF THE RESPONSIBILITIES THAT COME WITH MONEY.

SAVING AND INVESTING

You can save or invest the money you have. Learn about the pros and cons of different saving and investment methods here!



CREDIT AND DEBT

Credit allows you to buy items and pay for it later. While it may seem fun to buy everything at once and plan to pay for it later, it is important to refrain from accumulating too much debt you can't pay off. Start educating yourself on credit and debt here!

"The best way to deal with credit card debt is to educate yourself"

-Mark Rosen

TAXES

There are various different types of taxes including income tax, sales tax, property tax and more! The money we pay through taxes goes towards improving our community! Learn more about taxes here!

Read Our Full Articles

- SAVING AND

INVESTING

- CREDIT AND DEBT

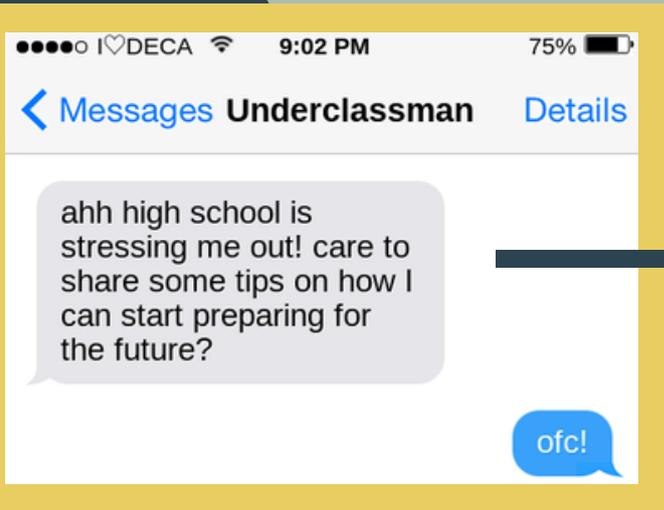
- TAXES

*Keep on Learning!
You Got This!*



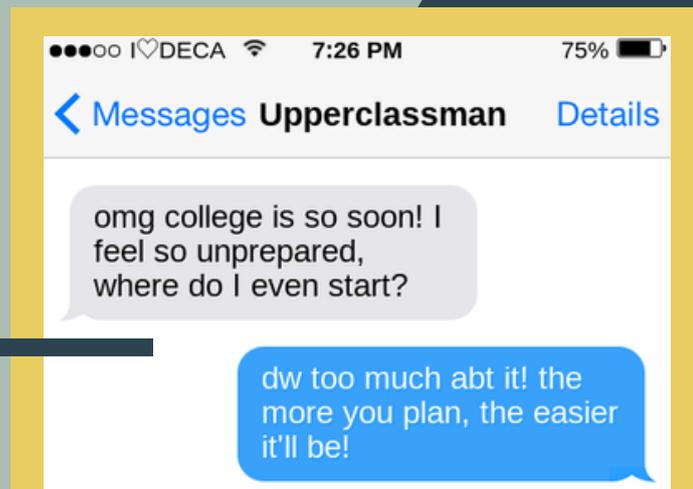
CENTS TO SENSE

It's never too early to start planning for the future. Here are some general tips to help you out!



- 1) Start looking for ways to alleviate the burden of college tuition
- 2) Close to getting your first credit or debit card? Here's what you need to know!
- 3) If you have a job, don't spend your paycheck immediately after receiving it! Here's what to do instead!

- 1) Want to save thousands of dollars? Start researching financial aid, scholarships and grants!
- 2) Learn the basics to filing taxes
- 3) Adult life is hard but not impossible. Educate yourself on saving and investing to make it easier!



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