



Navigating Your Financial Future

MANAGING MONEY FOR HIGH SCHOOL (AGES 15+)

Setting sail without a plan can leave you drifting. As you approach adulthood, the financial decisions you make now, including how you budget, build credit, plan for college and save for the future, will determine how far you can sail.

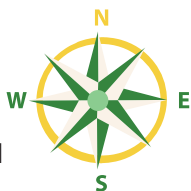
Here are the tips every young adult needs before heading out on their own:

Chart Every Dollar

Use a budgeting app like YNAB (You Need A Budget) to track your income and expenses, assign every dollar a purpose, and see exactly where your money is going. Living within your means is how you stay on course.

Build Your Credit Compass

Good credit opens doors like lower interest rates, better loan terms, and even renting an apartment. Understand how credit scores work, pay on time, and do your best to carry a manageable amount of debt (if any at all). The Consumer Financial Protection Bureau ([consumerfinance.gov](https://www.consumerfinance.gov)) has free guides to help you get started.



Claim Your Financial Independence

Financial independence doesn't happen overnight. It's not a sprint across the bay, it's a long adventure. Set small, achievable goals and build from there. Khan Academy and Investopedia both offer free courses that break down complex financial concepts into plain language.

Plan Your Next Adventure

College is a major financial decision, not just an academic one. Research financial aid early at studentaid.gov, explore scholarships through BigFuture by The College Board, and build a plan that minimizes debt before you ever set foot on campus.

Make Your Money Work for The Long Haul

Continue to learn the basics of investing. Investigate a Roth IRA or a low-cost index fund. Both Morningstar and The Motley Fool offer beginner-friendly advice for first-time investors.

Know The Tides — Taxes 101

Understanding taxes is as essential as reading the water. Learn how to file, what deductions you qualify for, and how to maximize your return. The IRS website (irs.gov) has resources for first-time filers, and VITA (Volunteer Income Tax Assistance) offers free help in many communities.

Did You Know Property Taxes Are a Thing?

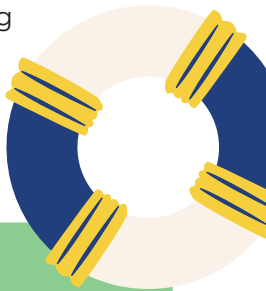
Property taxes fund the schools, roads, and services that hold communities together, including yours. Understanding how they work and what they pay for is part of being an informed citizen. Look up a sample property tax bill and see how the numbers break down.

Gear Up — Insurance Essentials

Health, auto, and renter's insurance protect you from financial loss when the unexpected hits. Your state's insurance department website can help you understand what coverage you need and how to compare rates.

Build Your Life Raft — Emergency Fund

Even the best-planned voyages hit rough seas. Build an emergency fund covering three to six months of living expenses so that when the unexpected happens, you're not sunk. Start small with a high-yield savings account and add to it consistently.



Every great voyage starts with knowing where you're headed. Start charting your financial course today.

