



# CHARTING THE COURSE

CHANNELVIEW ISD

## Navigate Your Finances

### MANAGING MONEY FOR MIDDLE SCHOOL (AGES 12–14)

Middle school is when real financial awareness sets sail. As you grow more independent, the decisions you make about money start to matter more. Learning to budget, save, invest, and spend wisely now puts you in the captain's chair long before others even find the dock.

*Here are some tips to help you chart a smarter financial course:*

#### **Balance the Cargo Hold**

A good budget is like a well-loaded ship. Everything needs to be balanced. Divide your money between saving, spending, and an emergency fund. Keep it balanced and you'll stay afloat no matter what.

#### **Open a Savings Account to Store Up for Any Season**

Opening a savings account is basically establishing a safe place where your money grows through interest while you're out there living life. The earlier you start saving, the more it compounds over time.

#### **Watch for Distractions**

Intentional or not, there will be distractions in your journey that try to take you off course. Advertising, peer pressure, and "aura" items are designed to pull you toward spending money you don't need. Learn to recognize the tactics, and you'll stay on your own path.

#### **Share the Catch**

Giving back to your community is one of the best ways to make an impact. Giving to charity — even a small amount — is your contribution to the fleet. What you give helps move everyone forward together.

#### **Search Everywhere for Your Treasure**

Before you drop anchor and buy, check everywhere. Compare prices, read reviews, and make sure you're getting the best value.

#### **Manage Your Money, So It Doesn't Manage You**

Track your monthly expenses like your phone bills, outings, and subscriptions. Make sure you have enough to last the full month to avoid rough waters.

#### **Invest in the Voyage**

Investing is a long game. It takes patience, strategy, and time, but the destinations you reach are worth it. Start learning the basics now like how interest works, what stocks are, and why starting early gives you a massive advantage.

#### **Map Your Destination**

No matter if it is saving for something big, preparing for high school, or thinking about college, be sure you set your financial goals and build a plan to reach them. Define where you're headed, plot your course, and sail toward it.



*The best captains aren't just born... They're trained.  
Start building your financial skills now, and you'll be  
ready for whatever waters lie ahead.*

