

TEEN SCENE



GIVE. ADVOCATE. VOLUNTEER.
LIVE UNITED. 

10 Teen Tips

4 Financial Success.

Everyone wants to have money, but having money isn't always going to be as easy as asking your parents for more. Once you enter the job market, you'll need to figure out how to successfully manage *your* money. With the sweet taste of real income, comes the daily challenge of learning how to be smart with it. These tips will give you the tools to help avoid common mistakes, and hopefully put you on the road to financial success.

FEDERAL RESERVE NOTE

1

IT'S NOT TOO EARLY TO GET STARTED.

One common mistake is thinking you're just too young to worry about money issues. You're not. These lessons have no age limit. In fact, if you start practicing at a young age, you will be more prepared when you're out on your own. And the best time to practice is when you don't have a lot of financial responsibility already.

ONE DOLLAR

TWO DOLLARS

2

NECESSITIES FIRST, SAVE SECOND.

The bills are payed, so why not spend the rest of your paycheck on something fun? That might sound like a good idea, but you usually can't buy gas or groceries with a new iPod. So after you pay the bills, don't spend the rest of your earnings on things you don't need. If you do, you'll be in trouble when something unexpected comes along (and it will). Avoid the headache. If you want that new toy, save up for it.

TWO DOLLARS



Winter-2011

Volume 5,
Issue 2

INSIDE THIS ISSUE:

10 Tips for Financial Success:	1-3
WORD SEARCH- Show Me the Money:	4
Schools & Youth Groups That Rock:	5
National Teen Dating Violence Hotline Info	6

3 BUDGETS WORK

Ever heard someone ask, "where does all my money go?" Take control of your spending by writing it all down in a budget. Most people know how much their monthly bills are, but they don't realize how much money is being wasted on discretionary spending. A budget breaks down and organizes your finances. It reveals your best opportunities to save, and illustrates the different ways you can cut back to meet your savings goals. Get a free budget worksheet at budgetworksheets.org.

THREE DOLLARS

4 BALANCE IS BETTER

Whether you start working on weekends, after-school, or during summers, you'll soon realize that the old saying, "time is money" rings true. Between work, school, family, and your social life, it can be hard to find enough time to fit everything in. You have to learn how to balance your time and commitments. Plan and practice new routines, keep the parts that work, and don't forget when something doesn't work. The important thing is to improve as you go and keep getting better. The better you are at time management, the better off financially you'll be.

FOUR DOLLARS

5 GET TO KNOW YOUR BANK

Open an account to gain experience and understanding of the many benefits that banks can offer. Several banks administer free checking and savings accounts. Pick one that does and go talk to them. Remember if you are under 18, a parent or guardian will probably have to go with you to open the account. Once you have your very own account, then you can practice using it in a responsible way. While bank accounts are convenient and safe, they are not to be taken lightly. If you accidentally overdraw your funds, you'll pay dearly for it.

FIVE DOLLARS

6 CREDIT MATTERS

From buying a cell phone to a new car, your credit score affects everything. A higher score means lower interest rates on all types of loans and no security deposits on a wide variety of products. You are probably a bit too young to have your own card, but as soon as you obtain a student loan, you begin establishing a credit history. Every credit card or personal loan that you obtain gets added to your history. And if you miss a payment, that also gets added. Bottom line: Be responsible with your credit.

SIX DOLLARS





7 UNITED STATES OF AMERICA **7**

SET GOALS

Whether you are saving up for a new outfit, or a new car, setting goals is crucial. Savings goals are well thought out and achievable limits that you decide fits your income and spending habits. To achieve them requires commitment, discipline, and patience. It's not always easy, but no matter how much you make, you can set and achieve financial goals.

Practice setting goals for yourself. It feels great to finally reach your mark.

SEVEN SEVEN DOLLARS SEVEN

FEDERAL RESERVE NOTE

8

MAKE YOUR MONEY HARD TO GET TO

If you know that you are the type that can't go into a store without buying something, intentionally slow yourself down. Obviously cash is the easiest to spend. Don't carry excessive amounts of cash. The funds in your checking account is also easily accessible through checks or a check card. A savings account is the next step. The money in your savings account can usually only be withdrawn by going to your bank. For example: You're out with friends at the mall. You see something you love (at the time). If you have to leave the store and go to the bank before making the purchase, you will have more time to think about it and be less likely to blow your money. If your goal is to save \$100 a month, then make sure that you put that in an account that is tough for you to access.

8

EIGHT DOLLARS

FEDERAL NOTE

9

START SMALL

Make smaller goals, and eventually work up to larger savings plans once you get the hang of it. Starting big could be discouraging if you fail to reach your goal. Bigger goals also take longer to accomplish. You should practice achieving smaller goals first- bank your change; save up for something that's \$100 or less. Make sure you get into a routine that you can apply to future goals.

9

NINE DOLLARS

FEDERAL RESERVE NOTE

10

WATCH OUT FOR IDENTITY THEFT

The threat of identity theft is real. Online shopping, banking, social network sites have all been victimized by a cyberattacks over the past decade. You can help protect yourself online by not posting too much personal information, using virtual account numbers when shopping, using internet security software, and not opening any email from questionable sources (no matter how clever the subject line is). You also have to watch out for identity thieves not online. Don't give personal information over the phone unless you initiated the call.

10

TEN DOLLARS

WORD SEARCH

Find the hidden words. Search for the words and practice the financial advice found in this issue.

(Words can go frontward, backward, up, down, or diagonal: Answers on back page.)

1. BALANCE
2. GOALS
3. BANK
4. ACCOUNT
5. SAVINGS

6. RESPONSIBLE
7. PRACTICE
8. CREDIT
9. PLANNING
10. SAFEGUARD

11. SPENDING
12. FINANCES
13. BUDGET
14. INVEST
15. MONEY

Y	H	J	I	S	B	A	V	C	W	E	A	Q	T	N
U	E	T	Z	K	O	E	J	Y	R	P	C	I	M	D
T	G	N	W	A	P	X	U	N	S	H	C	L	A	K
M	P	C	O	R	N	I	F	L	V	Y	O	R	N	B
O	U	R	S	M	Y	T	B	A	N	K	U	E	P	A
D	H	V	A	N	W	A	G	R	E	I	N	T	S	U
F	Y	E	V	C	L	H	P	X	V	O	T	B	J	Q
I	N	W	I	A	T	E	C	U	H	D	G	L	U	I
M	T	B	N	R	S	I	Z	R	A	N	C	W	G	K
O	A	C	G	F	U	L	C	P	E	B	T	C	O	P
B	E	V	S	W	Y	A	N	E	U	D	H	M	A	S
U	G	Z	A	R	E	S	P	O	N	S	I	B	L	E
D	H	I	U	B	K	J	I	R	M	P	F	T	S	C
G	A	N	T	Y	O	W	Z	A	G	C	G	J	K	N
E	R	V	C	P	L	D	E	N	S	W	N	U	H	A
T	U	E	J	G	A	H	I	B	Y	R	I	O	L	I
L	N	S	A	H	K	N	P	O	J	A	D	S	M	F
Z	O	T	B	R	N	D	Y	U	I	C	N	K	V	A
B	A	E	M	A	W	L	X	E	A	T	E	P	R	U
Y	T	J	L	O	P	R	C	N	W	H	P	D	O	E
H	U	P	D	R	A	U	G	E	F	A	S	I	J	Y



When there is violence in a home, sometimes families need to come to our shelter to stay safe. This can be very difficult for teenagers. Imagine suddenly being separated from your friends, school, and most of your stuff! Several schools and youth groups have gone above and beyond to help the kids and teens in our shelter. Here are some groups that have recently made it easier for the families in the shelter by donating food, personal care items, cell phones, games and books, and more. Special thanks from BRASS, Inc. and the many families in need that you've helped support. Keep up the great work! **YOU ROCK!**



- Barren County Middle School**
- Boy Scout Troop 510**
- Girl Scouts of Kentuckiana**
- Girl Scout Troop 230- Bowling Green**
- Girl Scout Troop 378**
- Glasgow Middle School**
- Rich Pond Elementary**
- Rockfield Elementary NJAHS**
- South Green Elementary School**
- St. Joseph School**
- Warren Central High School**
- WKU Glasgow Campus Speech Class**
- WKU Nursing School- Glasgow & Bowling Green Campuses**
- WKU Women's Studies Program**



TEEN SCENE Editor: Lee Alcott
 Graphic Design & Writing: Ryan Braber
 Tel: (270) 659-0823

Barren River Area Safe Space, Inc.
 P.O. Box 1941
 Bowling Green, KY 42102
 E-mail: rbraber@barrenriverareasafespace.com

The **TEEN SCENE** is published by The Barren River Area Safe Space, Inc. as part of the Teen Violence Prevention Program. BRASS, Inc. is a non-profit organization dedicated to the welfare of our entire community. This publication is made possible through funding from the United Way of Southern Kentucky.

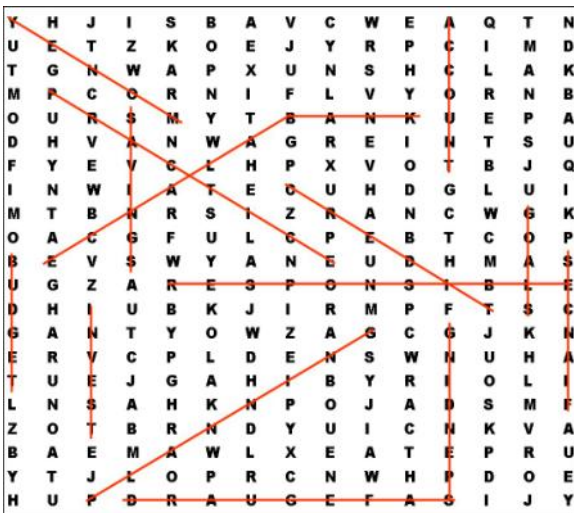


2008 Webby Award Winner



love is respect org
 National Teen Dating Abuse Helpline

Word Search Answer Key



loveisrespect.org is the online home of the

NATIONAL TEEN DATING ABUSE HELP LINE

This NEW 24 hour resource specifically made for teens and young adults who are experiencing dating abuse. No judging, no names.

Only help – anytime you need it. Call now!

1-866-331-9474 or
1-866-331-8453 (TTY)



Volume 5, Issue 2
 Winter, 2011

