Money $ense:

A Girls' Guide to Learning, Earning, Managing, Investing & Giving Wisely

5 Tips to Help You Get Your Financial Future Off to a Smart Start!

1. **Keep a spending diary**
   Use this page to make a list of every cent you spend each day for a week. Then, at the end of the week, add up the total -- and look for ways to spend less and save for something you really want.
2. **Kiss the 'Prince Charming' myth goodbye**
   Beware of fairy-tales and happily-ever-after endings. Women earn 25% less than men, on average, and tend to have less retirement savings. So it pays to learn how to be independent about your money, education and career!
3. **Be a money manager**
   Don't have a bank account? Ask your parents to help you open one, and watch your money grow. Also, volunteer to help choose a fund to save for college tuition.
4. **Resist the urge to spend**
   Whether it's TV, magazines or posters in the mall, advertisements are all about urging you to spend, spend, spend. Pay attention to the subtle messages advertisers use to get you to hand over your hard-earned cash.
5. **If you've got it, use it — wisely!**
   Think of a cause you support (relieving hunger or homelessness, for example) and find a charity group with a good reputation. Even a small donation can make a big difference!

Spending Diary

Purchase:	Price:
	$
Total Spent:	$

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