

# Get Money Smart

## 5 things to do before you are 16!

Take control of your cash, before it takes control of you. Start by doing these 4 things before you are 16.

**The fifth is up to you. What else will you do to get money smart?**



## #5thingstodo



- 1. Plan and budget for a trip**  
Travel, food, entry fees. It all adds up. You need to plan for future saving and spending, and stick to a budget..
- 2. Figure out a payslip**  
Tax, National Insurance, gross and net pay. There's a wealth of information on that small piece of paper, but what does it all mean and how is it calculated?
- 3. Talk to an adult about taking risks with money**  
Investing, gambling, borrowing and lending – they all have consequences. How much risk would you be prepared to take?
- 4. Investigate the cost of life after school**  
It shouldn't really come down to money but it's an important factor in education, training, working and living independently.
- 5. What else will you do to get money smart?**

