

REAL money

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7 tips for babysitting success

Want to be a super sitter? These tips can help you make the right moves:

- 1 **Take a babysitting class.** Learn about childcare basics and what to do in an emergency.
- 2 **Gain experience.** You can practice by keeping younger kids entertained at a family outing or playing with kids at a playground in your neighborhood. This is also a good way to meet families and let them know you're available to babysit.
- 3 **Be prepared.** Before you go on your first babysitting job, learn about the family. Find out the basics about the age(s) of children and any special concerns or allergies they have. Write down the parents' phone numbers and emergency contact information. Make sure you know where first aid supplies are and how to use them.
- 4 **Know the rules.** Ask about rules for the children's playtime, bedtime and using the TV or other electronic devices.
- 5 **Stay focused.** Give the kids your full attention while on the job. Avoid distractions like phone calls and texts.
- 6 **Be honest.** Give parents an honest report when they return, even if the kids were difficult to manage.
- 7 **Have fun!** Find ways to get the kids giggling and moving by playing games like tag, Simon says or hide-and-seek. If you play outdoors, set boundaries for a safe play area so the children are always in your sight.

Watch your babysitting money grow! Deposit your earnings in your savings account.

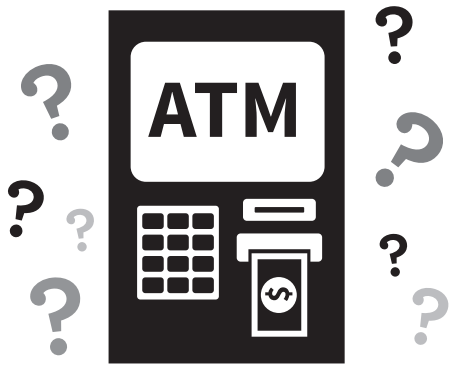


Financial terms to learn

Social Security number: The U.S. government gives you this number, which you will use all your life. You need one to open a bank account, get a credit card or loan, or apply to college.

Fraud or scam: A dishonest scheme to steal your money or identity. Thieves make up stories or make promises that sound too good to be true. Look at your statements and bills as soon as they arrive. Watch for any odd withdrawals or charges. Report problems to your bank or credit union.

Identity theft: Be on the alert if someone you don't know asks for your personal information or Social Security number. If you think your identity has been stolen, the Federal Trade Commission can help. Visit IdentityTheft.gov to file a report.



The truth about ATMs

Have you ever seen your parents use an ATM? They put their card in, press a few buttons and money comes out. So why do they sometimes say you can't buy what you want because they don't have enough money? Can't they just get the money they need from an ATM? Not exactly.

An ATM doesn't just give you as much money as you want. The way most people use an ATM, it's more like a convenient piggy bank. You don't have to go home to your piggy bank to get your money, but you still can only get as much as you have saved. These ATMs let your parents take out only the money they have saved in their accounts.

You can save money in your account and take your money out when you're older with a new piggy bank: an ATM!

Think ahead to your future career

You've probably been asked the question, "What do you want to be when you grow up?" all your life. But now the moment when your answer really means something is approaching. High school is a great time to start exploring your career possibilities.

If you're like a lot of teens, you aren't sure what you want to do. That's OK! Many people change their minds multiple times. You can still begin thinking about and planning for your future.

FOLLOW THESE STEPS

- ① **Explore your interests.** Think about what you enjoy learning and what you're good at. Try a variety of extracurricular activities to see which ones you like best. Then identify careers that are related to the subjects and activities you like best. Teachers, school counselors and parents can help.
- ② **Do some research to learn more about those jobs.** The Bureau of Labor Statistics (www.bls.gov) has resources that can help, such as [Career Outlook](#) and [Occupational Outlook Handbook](#).
- ③ **Try it out.** You might be able to job shadow someone who works in a field you're interested in. Look into internships, which are temporary jobs designed to give students or recent graduates job training. Or apply for a part-time or summer job. Volunteering in your community is another great option.

- ④ **Get training.** The training you need depends on the career you want. Take classes in high school that prepare you for the next stage of your education. That might be a bachelor's or associate's degree from a college. Or it could be a vocational school or an apprenticeship program.

START SAVING

Having money saved to pay for schooling beyond high school — or for taking a "gap year" to figure out what you want to do — can expand your options. Make a deposit in your savings account to start saving for your future!



JOB OUTLOOK

According to the Occupational Outlook

Handbook from the Bureau of Labor Statistics, the following positions are expected to have the highest growth rates and most new jobs:

- Home health aides
- Personal financial advisors
- Physical therapists.



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DON'T BE FOOLED BY ADS THAT SEEM TOO GOOD TO BE TRUE

Read the fine print!

Have you ever gone to a store after seeing an advertisement for 50 percent off only to discover you only get the discount if you spend \$100 or more? If you answered yes, you probably missed the fine print — you know those teeny, tiny words buried at the bottom of an ad that reveal all the not-so-exciting details of an offer. TV and radio commercials use a similar method. You may see or hear actors touting why an offer is such a great deal, then at the very end a fast-talking announcer rattles off some impossible-to-understand words. That's the fine print!

If you're like a lot of people, you probably tune out those details. In fact, advertisers work hard to make sure they're easy to overlook. So don't feel bad if

you've been duped. Now you know why it's smart to find out what those tiny words mean. And while the law requires that advertisers can't hide any really important facts about the product or deal in the fine print, there still might be some extra "hidden" information that could impact your decision to buy.

The next time you see an advertisement for a sale or offer that sounds too good to be true, it probably is. Scan down to the very bottom of the ad and read the fine print. If you're still not clear on the details, visit the company's website or call the business to learn more. Your wallet will thank you!

