



your money
★ your life

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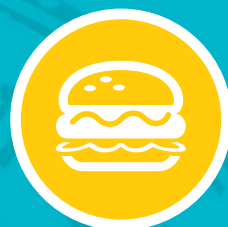
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THE DIY ISSUE

FOUR **DO-IT-YOURSELF** WAYS TO SAVE—TODAY!

If you tried to save money but are addicted to spending, we have good news. Many of the things you buy every day have easy DIY (Do It Yourself) alternatives. Check out these tips:

1 MAKE LUNCH EVERYDAY Make your own lunch instead of buying fast food. You'll be surprised how much you save after just one week.



2 BE YOUR OWN BARISTA Ditch daily trips to the coffee shop. Find out the ingredients to your favorite coffee drink and get your fix at home.

3 GET CRAFTY If you have a flare for fashion and love to craft, try making your own clothes. You'll have to pay for materials, but the long-term savings are worth it.



4 START YOUR OWN BUSINESS You're never too young to be an entrepreneur. Even if you just do yard work for your neighbors, ambition can you earn you cash—and build your savings.



DIY FTW!

When you do something yourself, you **save money AND learn a new skill.**

HALLOWEEN HACKS

HALLOWEEN DOESN'T HAVE TO BE FRIGHTENINGLY EXPENSIVE.
HERE ARE SOME SOLUTIONS THAT WON'T HACK YOUR BUDGET TO PIECES...

CHALLENGE – LOW-COST COSTUME
HACK – MAKE YOUR OWN

CHALLENGE – SCARY-FUN PARTY ON A BUDGET
HACK – USE HOUSEHOLD ITEMS AND CREATE A HAUNTED HOUSE

CHALLENGE – LOW-KEY HANG-OUT AT HOME
HACK – STREAM SCARY MOVIES

CHALLENGE – BLOOD-CURDLING BOREDOM
HACK – HAVE A SPOOKY-STORY CONTEST WITH YOUR FRIENDS

HOW MUCH MORE COULD YOU BE **SAVING** ?

According to a recent survey*, here's the percentage of teens who spend their money on the following categories:

EATING OUT
24%

CLOTHING
19%

COFFEE
BASICALLY, 100% OF
CAFFEINE LOVERS GO
TO STARBUCKS**

Look familiar? If so,
consider a DIY option
instead (tip: see page
one of this newsletter).



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*Piper Jaffray survey. | ** Not a scientific study, but we all know it's true.