

## A Slip of Paper

I was finally turning five. As I sat in my living room I was looking around at the mountains of presents. I couldn't help but to smile from ear to ear because all the presents were for me! When my parents finally gave their permission, I tore open the presents as if they might explode if I didn't do it soon enough. I opened Barbies, baby dolls, clothes, and books. I got everything I had asked for.

"Now, don't forget about the cards," Mom said, as I began to get a head start on playtime with my toys.

This was the least exciting part about birthdays because there was never anything cool in the cards. The cards just had some catchy birthday phrase, and were usually given by someone who just had no clue what to get me. I was quite surprised when I realized one of the cards was from my grandpa. He had already given me the doll I wanted, and I wasn't expecting anything else. When I opened it up I was shocked to see a slip of paper that read "United States Savings Bond. Amount of one hundred dollars." I had no clue what this meant. I smiled, and politely said "Thank you," but I didn't think about it again. I didn't even think about it when I received them for Christmas, and the rest of my birthdays. I guess I didn't know the value of a dollar like my grandpa, and as a senior in high school, I am just now learning it.

The money my grandpa put in the bank for me then is now maturing, and it is worth double the amount. If I leave my savings bonds in the bank until I have children in college, I will be able to do a lot more with them. Just a small start can do a lot.

Benjamin Franklin once said, "A penny saved is a penny earned."  
(<http://www.brainyquote.com>) There is no greater feeling than being able to buy something with

your own money, and really feeling like you earned it. Teens to start saving now, and doing more things for themselves. What most teens don't realize is that the money you put back now can one day be more much more. If you put just fifty dollars a month in the bank, it will add up. Also, depending upon your interest rate, that amount of money could become more.

Like most teens, I am guilty of blowing money. Billy Rose said it best, "Never invest your money in anything that eats or needs repairing." (<http://www.stresslesscountry.com>) Every dime I get I spend on a new shirt or a new pair of shoes. I spend my money on material things rather than saving for things that are important. It's very hard to think about saving for things in the future when the thing a person wants in the present is so appealing. It already catches up to most teen that saving is important when they go to the gas station. When you want to fill your car up with gas you aren't able to do so because you blew your money on clothes. I think all teens, despite the views of adults, realize that saving money is important. The problem with teens is that they just don't want to save

money. We don't want to put money aside for sometime in the future when we could be spending that money right now.

The sad truth is that these days money is very important. The world revolves around money. Washington Irving said, "The almighty dollar, that great object of universal devotion throughout our land." (<http://www.inspirational-quotes.info>.) Right now I am forcing myself to start putting money back for college. If I start putting back a little bit now, like my savings bonds, it can grow. I know when I get to college I will need money for many things, not to mention the many costs that come after college. Instead of buying clothes or shoes I am trying to save money. Even if I see something I really like at a store I am trying to think of the bigger picture. It is much easier for me to do this when I have a set plan. After thinking about the months I had left before

college, and the extra money I will receive along the way I decided on the most appropriate plan for me. I have started putting back just twenty-five dollars every month. I will also receive money from my friends and family at graduation. So, my goal is to have saved one thousand dollars by the time I start college. Even though this really doesn't seem like a lot now, I know it will be very helpful once I'm in college. I am trying to learn the value of a dollar like my grandpa had so that one day I can pass this knowledge on to my kids, and maybe they will learn a little bit faster than I did.

If all teens set up a plan, and start saving now they will be much better off in the future. Just as my grandpa did when I was younger by starting off small and allowing this to add up. It doesn't take a large amount of money to start off savings. I think that is what most teens don't realize. You can begin as small as five dollars and this will add up to become a decent amount of money in the future. Any amount of savings is better than not saving money at all. If teens become more educated about savings, and learn the benefits of it, they will be more willing to do it. All it takes is a small amount of money, or a single slip of paper, and you can be set for you future.

