

Dear Star Saver:

Saving money might seem like something only adults do; something for people with jobs, bills, and credit cards. But saving is a skill that everyone should learn. In fact, the earlier you start saving, the better! Learning how to save money now will help you build good habits that can help you throughout your life. It's one of the best ways to help your future self.

Now how do you start saving money? It's a question I used to ask myself all the time, I want you to think about a time you received money. Maybe it was for your birthday, a holiday, or as an allowance. What did you do with it? You might have spent it right away on something you really wanted, like a toy or a game. And that's okay—spending can be fun! But what if you had saved a part of that money? You could have used it later for something even better, or for something you really need. That's where the idea of “keep some, spend some” comes in. This idea means that you save a portion of the money and get to use it for a later thing. By keeping a portion of your money, you're preparing for the future, and that's an important thing. You might even want to share a small part of your money to help someone else.

I joined the Star Savers program when I was in kindergarten. I remember being really excited holding my little green pouch waiting in line to hand one of the ladies my quarters and dimes. Not only did it help me with my saving skills, it also helped me step out of my comfort zone and talk to new people. By saving you're learning something important, consistency. Saving regularly, even in small amounts, helps you build a strong habit. It's just like brushing your teeth or doing your homework.

One of the biggest things many people, including me, save for is college. College can help you get the education and skills needed for your dream job, but it can also be expensive. By starting to save early, even just a little at a time, you'll be better prepared when it's time to pay for dorms, books, classes, or other school costs. In addition to college, it's smart to save for emergencies. Unfortunately, life doesn't always go as planned. Your bike might break, a pet could get sick, or you might lose something you really need. The more often you save, the more your money grows. It's an exciting process, watching your savings account get bigger little by little. You're never too young, or old, to start being responsible with your money. By learning how and why to save, you're taking your first steps toward financial success. You're not just saving coins; you're helping to build your future.



Good luck! Zoe Stephan, VRE Class of 2018