Attending classes on time everyday helps establish good habits and will aid you as you pursue additional education and training after high school. Additional education can boost your earning potential and increase your knowledge about your community and the world. Education can appear in a variety of ways.

1. Salary—Postsecondary education and training will likely increase your income over time, allowing you to buy the items you need and want.

Examples
- buy a house
- take vacations

2. Community outreach—Volunteering your time is both beneficial to you and your community. Volunteering gives you a sense of purpose and makes your community a better place to live.

Examples
- gain a better understanding of the community’s needs and wants
- teach you how to be kind and patient with others

3. Financial stability—Allow you the opportunity to create a savings account for emergencies and unexpected costs.

Examples
- medical bills—in case you get sick and need to stay in the hospital for surgery or other medical treatment
- vacations—take nice trips with family and friends

4. Wealth accumulation—Allows you to live a more comfortable lifestyle and achieve financial independence.

Examples
- financial freedom—spend your money how you would like
- physical health—you will be more healthy

Learn more, earn more:

Money generated from your investments will provide you with peace of mind because you are not worried about having enough money to cover emergency expenses or your future goals.

1. Compound interest—This means that you earn interest on both the money you’ve saved and the interest you earn. Passive income is earnings when a person is not actively involved that will make your money work for you through compound interest.

Example
- How much is your investment growing?

 invested: $1,000
 annual interest: 5 percent

Year 1 $1,000.00 x 0.05 = $50.00 $1,050.00
Year 2 $1,050.00 x 0.05 = $52.50 $1,102.50
Year 3 $1,102.50 x 0.05 = $55.12 $1,157.62

2. Investments—Use money to gain a profit. When you save and invest, the amount of return, or profit made is based on the amount of risk or the possibility of loss you take with your money.

Example
- your investment account


Example
- your savings account

4. Stocks—money you invest to own small pieces of the company.

Example
- your stocks

Savings account – Money you save in a bank account. You earn interest on the money you deposit.

Investing
- Money you invest to own small pieces of the company. You own a portion of the company and can receive dividends.

Example
- your stocks

Learn more, earn more:

Health & Wellness

Pay close attention to your physical and mental health. Doing so can help you successfully into adulthood. Your physical and mental well-being can impact your life in a positive or negative way. Following these recommendations will put you on a path to a great start.

1. Get adequate sleep—getting enough sleep will improve your attention span. Not enough sleep can lead to chronic health problems such as high blood pressure, obesity, and even depression. Adequate sleep helps you learn more and improves your memory. According to the American Academy of Sleep Medicine, children aged 6 to 12 should sleep 9 to 12 hours, and children aged 13 to 18 should sleep 8 to 10 hours per 24 hours.

Physical symptoms of inadequate sleep
- fatigued after awakening
- feeling drowsy in school
- taking naps during the day

Benefits of good physical health
- get less sick often
- aids in maintaining a healthy weight
- lowers the risk of serious health issues

Mental symptoms of inadequate sleep
- lack of interest in doing and completing activities
- difficulty in learning new information
- forgetfulness

Benefits of good mental health
- reduce stress
- improve mood
- able to think clearly

2. Eating healthy—Choosing the right combination of healthy foods to eat will help you with the energy to focus on your school work and help you think clearly. Eating healthy will also improve your mental. In general, teens should eat 2 cups of fruit and 2½ cups of vegetables every day based on a 2,000 calorie diet.

Benefits of good physical health
- increases your energy
- helps you learn more
- reduces your risk of depression. Adequate sleep helps you learn more and improves your memory.
- improves your memory.
- reduces your risk of depression.
- reduces your risk of heart disease.
- reduces your risk of other medical conditions such as high blood pressure, obesity, and even cancer.

Fresh ways to eat your fruit
- enjoy a piece of fruit such as bananas, berries, or stewed apples with peanut butter
- accompany your parents and guardian to the grocery store and ask to try a new fruit
- visit a local farmer’s market to receive free samples
- add fresh strawberries or blueberries to your cereal
- drink 100 percent fruit juice with no added sugar

3. Social and emotional—Your social and emotional well-being is important and is a key to your overall health.

Social and emotional benefits
- improves mood
- reduces stress
- lowers your risk of depression
- improves your memory.
- reduces your risk of heart disease.
- reduces your risk of other medical conditions such as high blood pressure, obesity, and even cancer.

Examples
- have the ability to establish and maintain healthy relationships.
- having the ability to establish and maintain healthy relationships.
- having the ability to express and manage your emotions.
- being able to tolerate stress.
- being able to think clearly

4. Volunteering can give you a sense of purpose and makes your community a better place to live.

Examples
- gain a better understanding of the community’s needs and wants
- teach you how to be kind and patient with others

Learn more, earn more:

Education

Investing

Benefits of good mental health
- improve mood
- able to think clearly

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