



How to use extra money

Some months, we get more money than we thought we would. Maybe you get a gift from a friend. Or, you might have extra money because you worked extra hours at your job. It's always nice to have extra money.

When you have extra money, it's good to think ahead. Later on you might not have extra money, and you'll be glad you were smart with your money. Here are ways you can use extra money to make things better for yourself in the future:

- Pay your regular bills, like rent or groceries
- Pay down debt, like a credit card bill
- Put it into a savings account
- Put it into an emergency fund, so you have money when things go wrong
- Invest your money in yourself by learning a new skill that can help you earn more money in the future



Let's talk about it

- Do you get the same amount of money all year round? Are there times when you have more money coming in?
- Do you spend the same amount of money all year round? Are these expenses that only come in one season or time of year?
- How can you prepare for having extra money or extra expenses?