

## Financial Well-being



### Meet Ash

1 Hi! My name is Ash.



2 I'm 14 years old and I have an intellectual disability.



3 A few weeks ago, I started wondering about how I could start making my own money, so I asked my mom for help.



4 "Well," my mom said, "you can earn money by working. I earn money at my job, which pays for our groceries, internet, apartment, and fun things too."



5 You can earn money by doing things like helping a neighbor or walking their dog or cleaning up their yard. But when you get money, you'll need to decide how much money to spend on things you need and how much to save or spend on things you want."





6 The next day, I decided to try earning money.



7 I went to Mrs. Jenkins, our neighbor and told her that I would rake her yard for \$15 an hour. She agreed, and after two hours of raking leaves, I earned \$30!



8 I felt so proud of myself!



9 But then I remembered what Mom had said about needs and wants.

10 "I need new shoes, but I really want a cinnamon pretzel from the mall," I thought.



11 I decided to save \$25 for shoes and \$5 for a cinnamon pretzel. It felt awesome to make a smart choice!



12 Later on, I got an email from a stranger telling me I won a prize, but I had to pay money to get it.



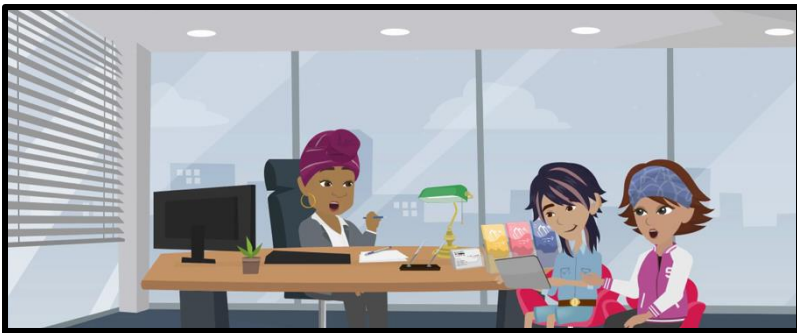
13 I remembered what Mom taught me about money safety. Sometimes, people might try to trick you into sending money over email or phone.



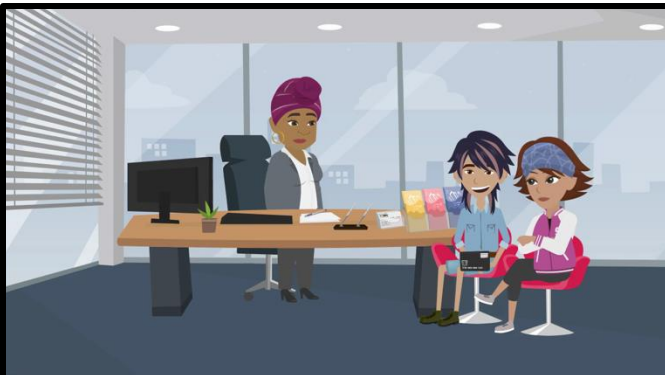
14 I showed my mom the email to double-check, and she said "Yep, that's called a scam." So, I deleted the email.



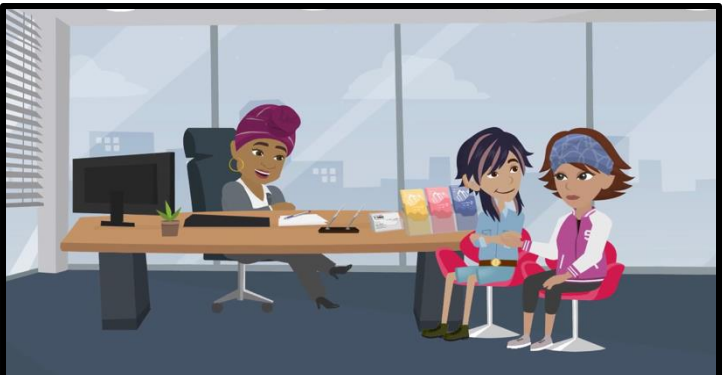
15 Next week, my mom is going to help me open a “Joint bank account,” which means she can also see the account to help me keep track of my spending.



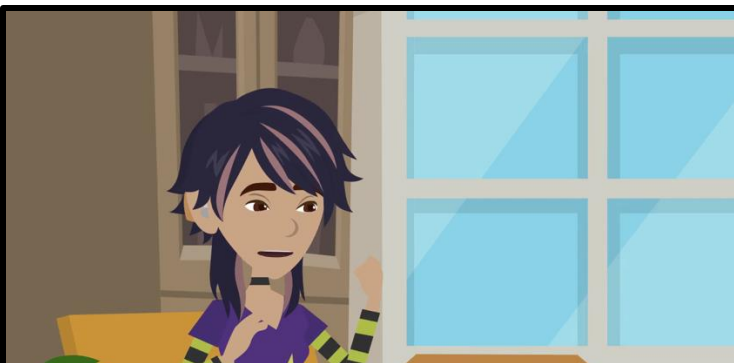
16 The bank will give me a debit card, which I’ll be able to use to buy things when I don’t have cash on me.



17 Before I start using the card, though, we’ll have a conversation about how to use it responsibly.



18 I’ve learned so much about money: how to earn it, save it, spend it wisely, and stay safe.



19 I’m excited to keep learning more and take even bigger steps toward managing my money!



THE END