



OUR TWO CENTS: FOR TEENS BY TEENS



**MILWAUKEE
PUBLIC SCHOOLS**

*Want to start saving your money, investing in your future,
but don't know how to start? Read on for advice
from other students who were once just like you:*



**Want to start Investing? Here's what you need to know
(provided by interview with Brandon Gorton, president of
Investment Enterprise Club at Reagan High School):**



- Gain knowLedge first. Use resources such as business libraRies, websites (yahoo fiNance, morning sTar, investOpedia), and individuals to start learning the basics
- Start paper trading to test your own knowledge and ability.
- Next, ask for perMission to stArt iNvesting reAl-time from your parents.
- Optional - Find a Group of pEople who can help YOU both invest and or leaRn MOre about iNvEsting. This includes a simulated investments opportunityY such as the website ClimbUSA.ORG and many oTHErs.
- Find a suitabLe broker so thAt you don't get sCammed. Do your research on these broKers.
- COntinue learning, investing, and making money. Remember, loss is not complete Failure, but a lesson learned. Never give up!

Why Invest Now (Or Ever)?

- Investing is like an upgrade that allows you to push past all coMpetitOrs iN the gamE. Think of it as that one item in a game that everYone grinds for, and can get you to the top of the leaderboards. Investing is a tool that WILL help you become sMArter, wealthier, and happier.
- It's Not A huGE time waster. Investing, as YOU! will learn, is something that can be done with relative ease once you understand it, and still provides some major benefits to your life. Why not spend the extra time we all take to laze around, and put it towards something that can ensure success?
- We're still young, which means that we have plenty of time to gain experience. Ask yourself this: Would I rather be stressed out already through ½ of my life trying to figure out how to invest while managing a job, potentially a family, and the many unfortunate realities of adulting? OR... Would I rather gain knowledge, understanding, and investing skills at a young age so that I potentially walk into life with 10x the money, and a way to make even more? Yeah. I'm pretty sure the latter is the right option, so do yourself a favor and start while you still have the energy and time.

Financial Literacy Workshop

Attend a session to strengthen your financial skills

All MPS students, staff, and families are invited to a workshop presented by Educators Credit Union and BankOn. Learn more about personal finances and money management.

Thursday, April 13, 2023 • 5:30–8:00 p.m.

**Riverside University High School
1615 E. Locust St., Milwaukee, 53211**

A light dinner will be served. Spanish interpreters will be available. Space is limited!

Participants must register in advance:

mpsmke.com/mpsflw



Join us to learn more! Topics will focus on:

- 1 How to Improve Your Credit Report and Credit Score
- 1 How to Invest in Real Estate
- 1 How to Plan for Home Ownership

Special Thanks To:

**Brandon Gorton -
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Reagan High School**

**For your time and
information.**

For more information, contact Marti Daz, Financial Literacy Teacher Mentor,
at ionaswmd@milwaukee.k12.wi.us.



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Top 7 Tidbits!

Best advice to save & become financially successful:

1. Decide what are **NEEDS** vs. what are **WANTS**.
2. Your credit score matters: Learn how to improve it!
3. Spend less than what you earn.
4. **SAVE** money! Also, invest early.
5. **Gross Pay**= Total pay before withholdings
Net Pay= Amount you actually take home.
6. Track your spending, and create a budget!
7. Good debt vs. Bad debt (good debt will help you reach your life goals)



GOAL
getter

Hard work is the essence of everything!

There are a multitude of strategies in life to succeed including training, learning, patience, and discipline. But behind the majority of successful people, there is one unifying factor that brings them all together, a grit filled, hard working attitude. This is what drives them, what allows them to become motivated to reach greater heights, and break glass ceilings. While it is true that support groups, connections, and previous knowledge are also leading factors to being successful, these factors are amplified by a tough and strengthened attitude. Where do you think the top people succeed? In their charisma? In their pure skill? In their luck? No. The only way you can surely maintain any facet of success is through hard work, don't stop trying to push forward because at the end of the day you will be extremely happy with the results. And what will happen to those who brought you down, who leached off you, who didn't put in their fair share? Karma will hit and the success and prowess you feel will not afflict them. With hard work you can succeed. With hard work you can WIN!

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