

Catchy tunes and glittery gimmicks may be enough to influence some consumers to purchase a product that they may not need nor can they afford at the time. Such "impulse" buys, based completely on a person's immediate want, can put a damper on your rainy day fund and leave you wondering where all your money went. As I have found to be true in my own life, a carefully planned budget will help your money stay around longer.

I quickly learned when I started my first job at age 15, that making a budget was one of the most important ways I keep my money in my pocket. My road to good money management began with working at my local McDonald's Restaurant. I needed some new music equipment and few people willing to hire a 15 year-old with no work experience. I had no choice but to strap on an apron and begin flipping burgers. For the past year and a half, I have enjoyed my job and learned not only the value of a dollar, but also the beauty of a job well done. Although I only work one or two days a week during the school year, they keep me around for the busy summer season. It's during the summer, when I can dive head first into my job and not worry about school, that is when I work my magic. Magic to me is when I do my job and then a little extra. My customers go home happy and ultimately, this is what makes my managers happy. When the managers are happy, then that is when I get a juicy raise. While twenty-five cents more an hour may not seem a lot, every little bit adds up.

In the past year and a half that I have been working there, I have learned how to keep a budget to help make my little bit of money take care of all my financial responsibilities. I am responsible for providing my own weekend lunch money and two after school activities. Because I can only work one or two days a week, this leaves

me with limited funds and I must make my money stretch to last the whole two weeks. I begin my personal budget by figuring out exactly how much I need for lunch and my two bills. Then, what ever I have left, I put in the bank. It is not much but eventually adds up. That is the kind of attitude I have to have when budgeting. If I do not save that ten extra dollars I earned and spend it on an impulse, that is nearly two more hours of work that I will have to work to earn that ten dollars back. For this reason, before I go out and buy anything I don't immediately need, I stop, think and then consider my budget. While it may sound simple, learning to budget is a skill that takes time to master. For example, when I first started to get bills and responsibilities, I thought one paycheck would cover them and I would have money to spare. Unfortunately, I miscalculated and when it came time to pay for them, I did not have enough money. Fortunately, my mother, who taught me a lot about how to manage a budget, borrowed me the money. But, from that day on, I made a promise with myself to make a budget as soon as I receive my paycheck instead of buying useless flashy items.

Catchy commercials and the newest tunes are all trying to influence people to buy something they do not want, especially me. I love music and when a good song is released, I want to get the CD immediately. This is why I budget. Instead of spending that extra ten dollars on a CD and then having to work more for what I already earned, I budget my money and put it where it would benefit me the most: in the bank. It will stay there until it comes time to take it out and spend it on something useful like a car. Today, a car is a necessity for adults as well as teenagers. As I get closer to my graduation and starting college, I am realizing that getting a car is a top priority. For this reason, I arranged that this up-coming summer would not be for fun but to work, earn and save.

Since next school year is going to be my senior year, there is somewhat of an urgent need and I am going to be applying for another job in addition to McDonald's during the summer.

Although I love to save and let my money grow within the bank, I also like to treat my family out once in a while. Going out with my family does not always mean going to a fancy restaurant. It could also mean going out to get ice cream or even to the movies, it is fun to do but also cheap. For example, when I work a little extra during the week I take the money that I have left and treat my family to a cup of ice cream from McDonald's for only a dollar. We make conversation while we snack and have a fun night out, with only a total of four dollars spent! It's a little way that I can treat them and thank them for all the things they do for me; while still keeping my budget on track. When other occasions come up like birthdays or annual holidays, I have to work more to earn more. So I ask my manager to schedule me a little more so I can afford this particular event and afford my regular bills.

When thinking about my finances, I try to remember that money does not grow on trees, and if you are not careful it will fly away. Since I began my job at McDonald's at age 15, I have been careful to plan my budget and use common sense when sticking to it. Even though the old tale says that money makes the world go round, I believe that it's the people like me who wisely manage their money and carefully plan their purchases that can really make a difference.