

THINGS TO SAVE YOUR MONEY FOR



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If both your grandparents and parents give you \$50 for your birthday every year and that's all you have coming in each year, then your budget is \$100/year. If horse lessons cost \$400, you'll need to wait 4 years. You could ask for more money since you're twelve now, and reduce your expenses.

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You don't have to save all of that at once, however. Start with a small amount each week, and gradually save more as your circumstances allow. While keeping your emergency fund in a savings account that allows for easy access is a good place to start, you don't have to keep your money in this traditional type of account.

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