

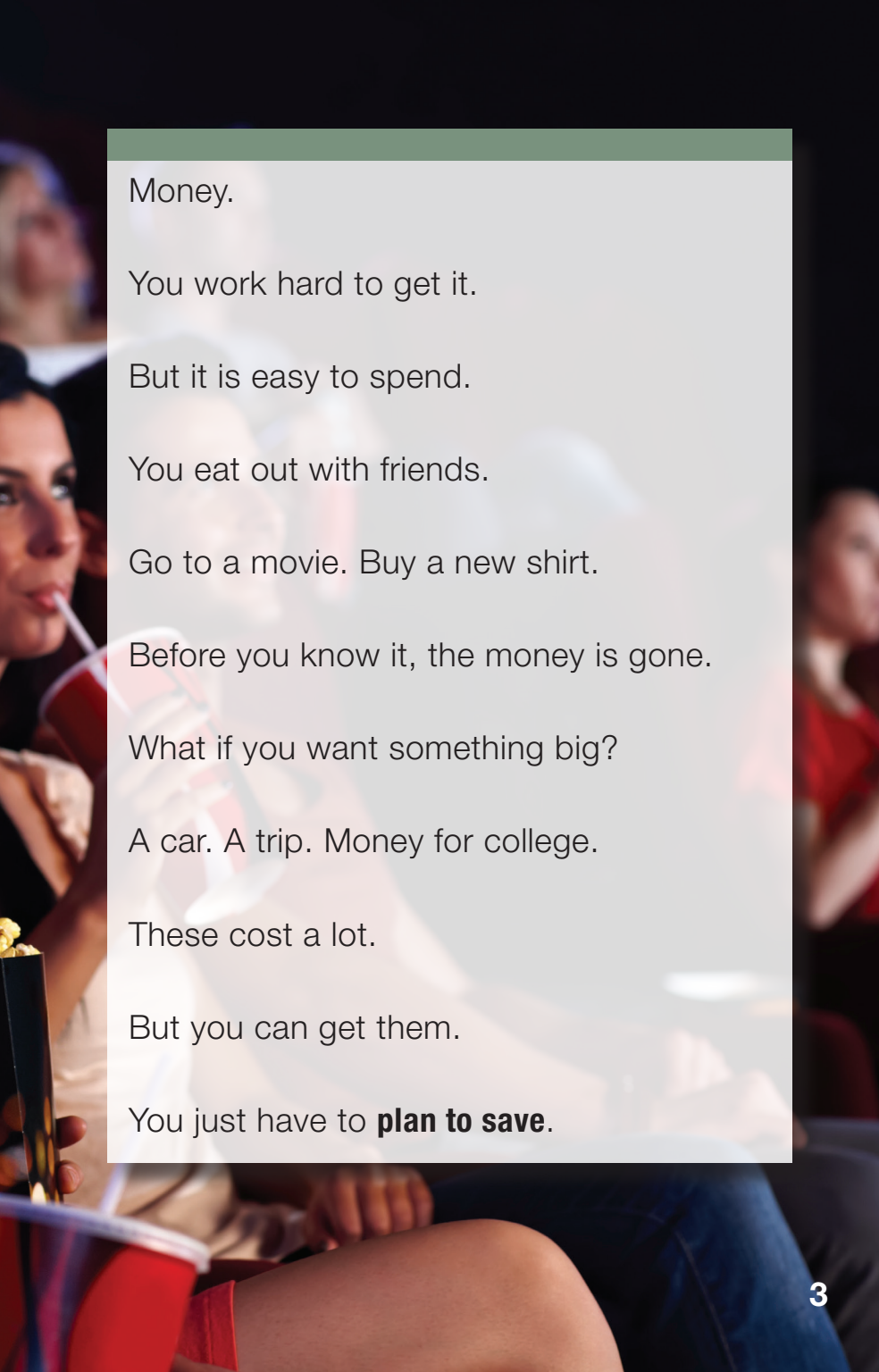
NEWCOMERS IN ACTION

# PLANNING TO SAVE



SUSAN ROSE SIMMS





Money.

You work hard to get it.

But it is easy to spend.

You eat out with friends.

Go to a movie. Buy a new shirt.

Before you know it, the money is gone.

What if you want something big?

A car. A trip. Money for college.

These cost a lot.

But you can get them.

You just have to **plan to save.**



How do you **save money**?

You set it aside. Don't spend it.

This seems easy. But it's not.

There is so much to buy.

Food. Clothes. School supplies.

And there are bills to pay.

Many people live paycheck to paycheck.

They earn money each month.

But they spend every penny.

Some even spend more than they make.

They want to save. But they don't.





Not saving can lead to big trouble.

Times can get tough.

People can lose their jobs.

Things can happen they don't expect.

A car accident. A hospital stay.

No savings means no money for times like these.



People go into **debt**. They owe others money.

They may lose things they have.

Their car. Even their home.

It is hard to get back  
on track.

That is why you  
must plan. Plan  
to save.



Anyone can save.

**JUST FOLLOW THESE STEPS:**

- 1. Set a goal.**
- 2. Find money to save.**
- 3. Treat savings like a bill.**





SOMETHING  
BIG

SUSAN ROSE SIMMS

The bell rang. Students raced to class. Summer was over. A new year of high school had begun.

Zach and Zoe had economics first period. They were twins. But they were nothing alike.

“Good morning, class,” said Ms. Sands. “Let’s talk about your term project.”

Everyone was quiet. Zach sat in the front row. His eyes were on Ms. Sands. Zoe sat in back. She was daydreaming about her summer.

“For your project this term ...” Ms. Sands paused. Then she smiled. “You will each have \$500.”

Mouths fell open. “For real?” Eddie called out.

“Not real money,” said Ms. Sands. “But it will really count. This project is 40% of your grade. I want you to plan for something. Something big.”

“Like a car?” asked Felipe.

“Or a trip?” asked Maria.

“Yes,” said Ms. Sands. “Something that costs a lot. More than \$500. That’s the point. I will give you \$500. You need to turn it into more. Don’t just save it. Invest it.”

“How?” asked Zach.

“Each of you will open an account at Sands Bank. You will decide where to put your money. You can go low risk ...”

“What’s that?” Zach asked.

“That’s a savings account. Or a CD,” said Ms. Sands. “Some bonds are low risk too. Or try high risk. Invest in mutual funds and stocks.”

“When is it due?” asked Kate.

“At the end of the semester. We will make a chart. You will fill it out each week. It takes time to invest. To make money. So each week will count as a month.”

Hands shot up. But Zoe wasn't listening. She was still daydreaming.

“Hold your questions,” said Ms. Sands. “Go online. Do some research.”

NEWCOMERS IN ACTION

FINDING  
A PLACE  
TO LIVE

CARRIE GWYNNE

A close-up photograph of a hand holding a set of keys, positioned above another hand that is open and ready to receive them. The background is a blurred, light-colored wall with a diamond-shaped pattern, possibly a chain-link fence or a decorative wall. The entire image is overlaid with a light teal color.





2

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It's time to get a place of your own.

Will it be an apartment?

Or a spare room in a house?

That is up to you.

Finding the right place takes time.

But it's worth it.

It is a big step toward being **independent**.



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How do you find a place to live?

First, pick the right area.

Look for places that you like.

Make sure the **rent** is low enough.

Go see places. Fill out forms.

Know what you can afford.

How much do you make each month?

Split it into three parts.

One part can be for rent.



**Central North**

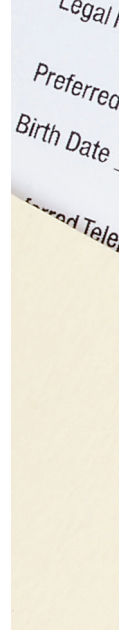
**A** Bathurst-Sheppard, 3 bdrm  
bung. + fin. bsmt apt

**ALLAN** Sheppard 3 bdrm  
appl. \$1425 + 416-733-122

**ALLEN** Road-Sheppard  
upper, prkg \$1300

**BATHURST** Sheppard 3 bdrm.  
house f/p, hardwood floors, \$1650  
mo. + util. Mar. 1st.

**BATHURST**-Sheppard 3 bedroom  
dishwasher, big lot



Name \_\_\_\_\_  
*Last/Family/Sur (Enter name exactly as it appears on official documents.)*

First/Given \_\_\_\_\_  
Former last name(s) \_\_\_\_\_

US Social Security Number, if any \_\_\_\_\_  
*Required for US Citizens and Permanent Residents*

mm/dd/yyyy \_\_\_\_\_  
Area/Country/City \_\_\_\_\_

Home \_\_\_\_\_  
Cell \_\_\_\_\_

Female  Male

Home ( \_\_\_\_\_ )  
Area/Country/City \_\_\_\_\_

Cell ( \_\_\_\_\_ )  
Area/Country/City \_\_\_\_\_

# APPLICANT



What about extras?

A pool. A parking spot.

These are nice to have.

But they cost more too.

Think about what you need.

Do you have a bike instead of a car?

Find places close to work or school.

Do you or a roommate have **special needs**?

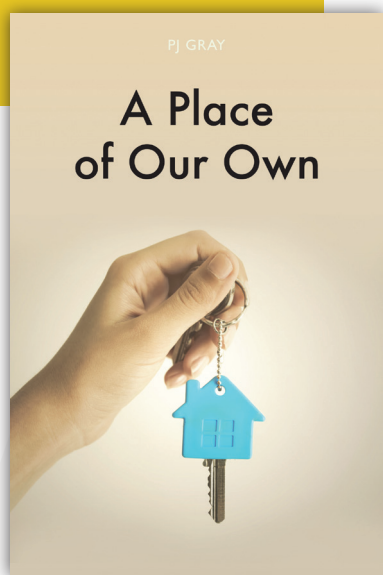
Look for ramps and first-floor rooms.

Do you have a dog or a cat?

Make sure the place allows pets.



What can go wrong when a person is looking for a place to live? Find out in *A Place of Our Own*. Want to read on?



JUST *flip* THE BOOK!



PJ GRAY

A  
Place  
of Our  
Own



“Are you ready to move out?” Jill asked Nina. “Because I am. Let’s do it!”

Nina was happy to hear this. Living with her parents was okay. But she was ready to move out. She could not afford to live alone, though.

Jill still lived with her parents too. She was also ready to move out.

Nina and Jill were best friends. The girls had finished high school last year. Now they attended a local college. They worked at the same shoe store. Both girls liked shoes. Nina liked them more. She bought a new pair whenever she could.

“We can split the rent,” Nina said.

“Great,” Jill said. “Remember, we need to live near school and work. I don’t want to spend all day in traffic.”

“Right,” Nina said. “I agree. Traffic is bad.”

“How do we find a place?” Jill asked.

“Let’s look online,” Nina said.

“Good idea,” Jill said. “It’s spring break soon. We can move in then. If we find a place.”

Nina agreed.

Nina and Jill checked for apartments to rent. Each girl looked online. The girls shared what they found. They learned new things about each other.

Nina didn't mind spending money. She wanted to live someplace nice. Jill wanted to spend less money. She didn't care if the place wasn't perfect.

"This place is new," Nina said. "It's in the best part of town. Look, it has two bedrooms. Two bathrooms. And a pool and a gym."

Jill saw how much the rent was. “Wow!” she said. “I don’t think I can afford that. Let’s keep looking.”

Nina was upset. She really liked the apartment. “Show me what you found,” Nina said.

Jill showed Nina the online ad. “It’s really cheap,” Jill said.

Nina looked at the pictures. “No way,” she said. “It’s old. And did you see the street name?”