

## Chapter One

# EARNING AND SPENDING

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### LESSON 1

## Start Early

Money is a part of everyone's life. Most people love the idea of having money—who wouldn't want to be engulfed in riches? Sadly, money is a problem for most Canadians. Many adults worry about bills, paycheques, and all that nonsense. For a lot of people, there would be fewer headaches if they had learned to manage spending and saving when they were younger. If only they had read an awesome book like this one, they might have been spared a lot of trouble!

When you are young, believe it or not, you are setting yourself on a path that will shape your later life. The skills and habits that you acquire now can carry on as you grow older. If you are dedicated and have good habits, financially and in your day-to-day life while you are young, odds are you will have those same attributes as you grow up. So, the habits and skills that you acquire while you are young do matter! It's the same with money. To be well off financially and smart with your money it isn't necessary to be a high achiever of any

sort. Incredibly, anyone can do it. All it takes is the practice of good habits and smart decisions. Just by reading this book you are already taking a step down the path of success for your future. To be successful in the future, you need to start practising these habits early. And what better time to start than now!

The world's highest achievers—from celebrities to athletes, to politicians, to business leaders—were often motivated from a young age; it didn't just happen for them overnight. They were also disciplined and willing to play the long game, meaning they would sometimes delay short-term gratification for bigger rewards in the future. If you want to become successful when you are older, you need to start practising for that success while you are young. Success can be anything that you want it to be. Many people think of success as being linked only with wealth; however, it can relate to everything. Success can be getting a job that you love and doing it very well. Success can be finding happiness and being true to yourself and the world. Success can be making it to the Olympics. Whatever you wish to achieve someday in the future, the best time to start on the road to getting there is now.

You can have many definitions of success. This book will help you to attain the type of success that many people wish to have when they are older: financial freedom and

independence. As with all objectives and goals, the best time to start practising for your future success is now. This book will help you learn to manage your money, make smart decisions, and start growing it all from a young age. Think of this book as a first step on your personal road to future success.

From a personal point of view, success in my eyes is many things. With my running, swimming, and other sports, I want to be at the maximum level for performance and competition that my body and mind can handle. In sports, I consider improvement as well as winning to be part of success. From an academic standpoint, success can be getting good marks and learning new things. For example, if you are successful and get good grades while you are young, those good marks will open many doors later in your life, carrying that success forward. Most teens, including me, would want as many options for their future as possible. Aside from athletic and academic achievements, success for me can be applied to other areas of life. Having good friends with whom you can have fun and be yourself around. That is success, it might not be a medal or a mark, but it's definitely an achievement. Success can be found in every aspect of your life, you just have to realize what it is, and if you want it, how to achieve it. And again, the best time to start is now. Don't wait, start as early as possible.