

STEP 1
READ YOUR PAYCHECK

Your paycheck has TWO numbers.

GROSS PAY — what you earned.
40hrs × \$15 = \$600

NET PAY — what you take home.
\$600 minus taxes ≈ \$480

WHAT COMES OUT:

- Federal tax
- State tax
- Social Security & Medicare
- Insurance (if you signed up)

THE GOLDEN RULE:

Plan with NET pay — the money
you KEEP, not the money you earn.

STEP 2
OPEN A FREE ACCOUNT

Cash your check at a store? That's
\$4–\$10 every time. Hundreds of
dollars a year — YOUR dollars.

A bank or credit union account:

- Cashes checks FREE
- Pays you 1–2 days EARLY
- Keeps money SAFE (insured)

FIND ONE:

joinbankon.org/accounts/
Type your ZIP code. Look for
"certified" — means low cost,
no overdraft fees, safe.

BRING WITH YOU:

- ☐ Photo ID
- ☐ Social Security number or ITIN
- ☐ A small deposit (sometimes \$5)
- ☐ Parent or guardian (if under 18)

TURNED DOWN BEFORE?

Ask: "Do you have a second
chance account?"

NEVER give your SSN to anyone
who calls or texts you.

STEP 3
MAKE A MONTHLY PLAN

Three buckets for every paycheck:

NEEDS 50%

Phone, bus fare, food, rent help

WANTS 30%

Fun stuff. Yours to enjoy.

FUTURE YOU ... 20%

Savings. Nobody else will.

CAN'T SAVE 20%?

Start with \$20 a paycheck.

Any savings beats no savings.

THREE TRICKS:

1. PAY YOURSELF FIRST

Move savings the day you
get paid. Make it automatic.

2. TRACK ONE WEEK

Write down everything.
Prepare to be shocked.

3. SLEEP ON IT

Over \$50? Wait 24 hours.

| PLAN WITH NET PAY. |

| FREE BEATS FEES. |

| PAY YOURSELF FIRST. |

STEP 4

BUILD YOUR CREDIT

A credit score (300–850) is your money report card. It decides:

- Car loan? Apartment?
- How much you pay — a lot or a little
- Sometimes, a job

BUILD IT:

- ☑ Pay every bill ON TIME — #1 rule
- ☑ Keep card balances LOW
- ☑ Start with a secured card
(\$200 deposit = your limit)

AVOID:

- ☒ Rent-to-own stores
- ☒ Payday loans (\$200 → \$240 in two weeks)
- ☒ "Buy now, pay later" apps

CHECK IT FREE:

AnnualCreditReport.com
The ONLY official free site.

| ON TIME. EVERY TIME. |

STEP 5

SAVE FOR RAINY DAYS

Flat tire. Broken phone. Lost job.

No savings = crisis.

Savings = just a bad Tuesday.

GOAL: \$500 – \$1,000

- \$20 from every paycheck
- Automatic — set it and forget it
- Only for REAL emergencies
- Used some? Refill it. No guilt.

| AUTOMATIC SAVINGS WIN. |

YOUR MONEY

YOUR FUTURE

ROADMAP

- ✓ Understand gross vs. net pay
- ✓ Open a free account
joinbankon.org/accounts/
- ✓ Budget: needs, wants, future
- ✓ Pay yourself first — automatic
- ✓ Pay bills on time
- ✓ Build \$500 for emergencies

QUESTIONS:

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