

Swampscott High School
1000 Main Street
Swampscott, MA 01945
Tel: 978-261-2320

Personal financial responsibility is a necessity to everyday life. Having money handed to you as a teenager shows no responsibility and fosters no understanding of the economy and its impact on your life. My parents have always made me work for what I want. Though I am only seventeen years of age, I can look back at the past few years and say that I am proud of the work ethic I have developed and the financial responsibility I have taken to get the things in life I want.

AS a child, I can recall on many occasions helping out either my mother around the house or my father outside of the house in order to earn money for my own pleasure. Soon enough, I was at the age to be eligible to apply for jobs. Following in my brothers footsteps, I was lucky enough to receive my first job at Crosby's Marketplace in Salem. As soon as I started working, my parents taught me how to budget my money for long and short term goals. All of my friends had phones given to them, but I realized this was not a necessity in my parent's budget, but rather a convenience in mine. My first monthly bill was my "basic" cell phone. All that time, I could not even imagine having to pay for anything else every month. However, I learned to budget for the luxury phone (if I wanted it bad enough) and save for future expenses.

As I have gotten older, the bills have gotten bigger, but my attitude has gotten better. I have learned the difference between "wants" and "needs." I now understand that there are going to be things that I want in life that need to be paid for by me. In the past year or two I have taken on the payments of car insurance, and a gym membership. I knew this was by no means going to be easy, causing me to apply for more jobs and working every chance I got. I can proudly say that I have been a cashier, bagger, staff member for the town recreation dept., chaperone for ski trips, snow shoveler, and a staff member for a soccer clinic in order to take on all of these expenses. I have also had to learn to prioritize and balance work with my school and sport obligations. Although working is not the easiest thing, I am glad to say that I have enjoyed myself and paid my own way at the same time.

I am presently a senior at Swampscott High School and have not only been employed in different areas, but have also tried to give back to my community and help the less fortunate. I am working the hardest I have ever worked in order to save up as much money as possible for my college education. At this point in my life, I look at some of my fellow classmates who still have yet to get a job (but have all their "wants") and simply do not understand how anyone at the age of seventeen can afford not to work. They do not appreciate what they have, plan for the future, and have little respect for others. My parents have raised me to understand that financial responsibility is a building block of the person I will be in the future. It has nothing to do with the size of my bank account, the car that I drive, or the college that I attend. It has everything to do with being independent. I believe that working at a young age and taking on personal financial responsibility is extremely important and shows a better understanding and appreciation of the real world. It is never too early to start investing in your future.