

NISHNAWBE ASKI  
DEVELOPMENT FUND



*WELCOMES YOU...*

*Supporting the Success of Aboriginal Business*

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## Personal Finances for Teens

Video Conference Presentation  
October 21 2009  
Presenters : Marlon Gasparotto

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### PRESENTATION GOALS

1. The Importance of Managing Money
2. Understanding the economics of debt.
3. Developing a personal budget
4. Evaluating your spending choices and needs.

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### Managing Your Money

- ❖ Reduces stress in your Life
- ❖ Serves as a receipt for creating wealth
- ❖ It is fundamental to creating wealth
- ❖ A balanced financial life is not living beyond your means.

**“Don’t spend more then what you make”**

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### Understanding the economics of debt

Countries, provinces, businesses, First Nations,  
and Individuals all experience debt

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### Developing a Personal Budget

**See cash flow**

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## Evaluating your spending choices

- Stay out of debt
- When you spend money consider your timing
- By being smart with your money. You are in control of your life ...not the lender.

The End  
My name is Marlon Gasparotto