



The Little Choices

In life, it seems that the little choices can impact your future the most. They lead you to have more control in the bigger choices in your future.

The following is a list of choices you may make while you're in high school. Mark the choices that could have negative effects on your life with an X.

- Shopping using credit cards and paying the full balance each month
- Paying only the minimum payment when using a credit card
- Saving your money in an account at a bank
- Saving your money in a piggy bank
- Getting a high school diploma
- Attending college or career training school
- Being 10 minutes late to work every day
- Wearing casual clothes for your first job interview
- Exploring the subjects you are passionate about during high school
- Making and following a budget
- Spending your whole paycheck the day you receive it
- Buying products from a small business or local store in your community
- Choosing not to buy a bag of Hot Cheetos every day to save money
- Skipping a payment on a credit card
- Choosing to buy a less expensive brand of shoes
- Choosing friends who value the same things as you
- Cashing checks at a check-cashing store
- Depositing your paycheck in your account at the bank
- Signing up for four to six credit cards at college fairs
- Volunteering in your community for an organization you believe in
- Paying for your boyfriend's/girlfriend's cell phone
- Persevering in a job search when there aren't many companies hiring
- Saving up for college with a certificate of deposit
- Planning for what you want to say when you go to a job interview
- Getting an after-school job for job experience
- Buying the latest iPod even though the one you have still works