

# CAREER COMPASS

Navigating Youth to Career Success

August 2025

Your Future Begins Here | [sutteronestop.com](http://sutteronestop.com)

## FINANCIAL LITERACY: MANAGING YOUR MONEY



SCAN ME



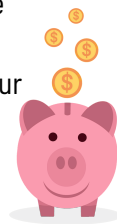
Want to get involved? Scan this QR code to connect with our Youth Team and learn about exciting opportunities!



### BUDGETING & SAVING BASICS



- **Know Where Your Money Goes:** Start by tracking your income (from jobs, allowances, etc.) and expenses (even small ones!).
- **Make a Plan (Your Budget):** Decide how you want to spend your money each month. There are apps and spreadsheets to help!
- **Set Savings Goals:** What are you saving for? A car? College? Fun stuff? Having goals makes saving easier.



- **Pay Yourself First:** Try to put a little bit of money into savings before you spend on other things.
- **Cut Unnecessary Costs:** Look for small ways to save – maybe making coffee at home or packing your lunch.
- **Explore Different Savings Options:** Learn about savings accounts and maybe even simple investments later on.

## UNDERSTANDING CREDIT (THE BASICS)

1. **What's Credit?:** It's borrowing money you promise to pay back later.
2. **Why Care About Credit?:** Good credit helps with future loans, renting, even jobs.
3. **Build Good Credit Early:** Paying bills on time (like your phone) helps.
4. **Credit Cards: Use Wisely!:** If you have one, pay it off fully and on time.
5. **Bad Credit = Trouble:** Late payments and too much debt hurt your score.
6. **Start Learning Now:** Understanding credit is important for your future.



## MAKING SMART MONEY CHOICES

- **Think Before You Buy:** Do you really *need* it, or just want it?
- **Compare Prices:** Before buying something, check if you can get it cheaper somewhere else.
- **Be Aware of Scams:** Learn about common financial scams that target young people and how to avoid them.
- **Understand Interest:** Whether it's earning interest on savings or paying interest on loans, know how it works.
- **Plan for the Future:** Even small financial decisions you make now can impact your future.
- **Don't Be Afraid to Ask Questions:** Talk to a trusted adult.



2025-2026

The Sutter County One Stop is a proud partner of America's Job Center of California network.

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West Coast Sourdough  
Yuba City High School

*\*Employers that partner with us to provide valuable work experience opportunities for our youth.*



Equal Opportunity Employer/Program.  
Auxiliary aides & services are available upon request to individuals with disabilities.