



Fidelity Financial Forward[®]

for high schools

Tips and tools to help teens with their financial journey

Students can apply skills and learnings to help establish a solid financial foundation.

1

Set goals and understand costs

2

Create and stick to a budget

3

Spend and borrow responsibly

4

Make basic investments

5

Take steps toward financial independence

Teens are making money moves:

- ▣ 52% have talked about investing with their parents¹
- ▣ 42% have a job outside of the home¹
- ▣ 23% have started investing¹



Help your teen put their learnings into practice

Start a conversation

- ▣ "What's something you might want in 5-10 years that you could start saving for now?"
- ▣ "How does money factor into your plans for college or work after high school?"
- ▣ "Do you see yourself as more risk tolerant or risk averse when it comes to your money?"
- ▣ "What steps can we take to help you become more financially independent?"

Consider a Fidelity Youth[®] Account

- ▣ Hands-on experience saving and investing for 13- to 17-year-olds
- ▣ No account fees or minimums²
- ▣ Safely build smart money habits, all under your oversight
- ▣ Access to educational resources, tips, and tools
- ▣ Your teen can learn to invest with as little as \$1



Open a Fidelity Youth[®] Account for your teen today.

Investing involves risk, including risk of loss.

¹Fidelity 2023 Teens and Money Study.

²No account minimums or account fees apply when opening a Fidelity Youth[®] Account. Expenses charged by investments (e.g., funds, managed accounts, and certain HSAs), commissions interest charges, or other expenses for transactions may still apply. See [Fidelity.com/commissions](https://www.fidelity.com/commissions) for further details.

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