elements® of money

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Your Credit Score: The Number That Follows You Into Adulthood

You might not have a credit score yet, but the moment you do, it starts mattering more than most teens realize. A credit score is basically a grade for how well you handle borrowed money.

It's a number between 300 and 850, and the higher it is, the more trustworthy you look to banks, landlords, and potential employers.

Here's where it gets real: that number will show up at some of the biggest moments of your early adult life.

Credit Score Ranges:

Scores > 799	Exceptional
Scores 740-799	Very Good
Scores 670-739	Good
Scores 580-669	Fair
Scores < 580	Poor



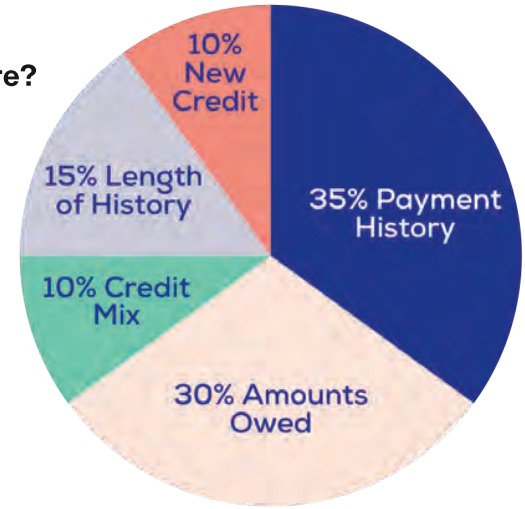
Renting an apartment. Most landlords run a credit check before handing over keys. A low score — or no score at all — can get your application rejected before they even meet you. Some will ask for a larger security deposit to compensate. Others will just pick the next applicant.

Buying or leasing a car. Your credit score directly affects your interest rate on a car loan. A poor score doesn't just mean you might not get approved, it means you could pay hundreds or even thousands more over the life of a loan than someone with good credit buying the exact same car.

Getting a job. Some employers, especially in finance, retail, or roles that handle money will run credit checks as part of the hiring process. It's not universal, but it happens more than people expect.

So what builds a good score?

- Paying bills on time, every time
- Not maxing out credit cards
- Keeping accounts open and in good standing
- Starting early. Length of credit history matters



You don't need to stress about this right now, but you do need to know it's coming. Building even a small, responsible credit history when you turn 18 gives you a serious head start.

Keeping Up vs. Keeping It Real



Open any social media app and within thirty seconds you've seen someone's new outfit, a group dinner at a place you can't afford, or a haul video of things you suddenly feel like you need. That's not an accident. It's just how the feed works. And it's genuinely one of the hardest spending pressures teens face right now.

The problem isn't wanting nice things, it's that social media compresses everyone's highlight reel into one endless scroll, making it look like everyone is spending freely all the time. They're not. You're just seeing the purchases, not the credit card bills or the empty bank accounts behind them.

A few things worth remembering:

- Nobody posts the **boring financial reality**. The person showing off new sneakers isn't also posting that they're now broke until next Friday.
- **Comparison spending** rarely feels as good as it looks. Buying something you saw online usually delivers a much shorter burst of satisfaction than you expected, and the money is still gone.
- **Muting or unfollowing** accounts that consistently make you feel behind isn't weakness, it's a financial decision. Your feed is an environment which you are allowed to shape.

Your bank account doesn't care what the algorithm thinks. Spend based on your real life, not the curated version of everyone else's.

Don't Let December Wreck Your Bank Account



Every year it's the same story — fall flies by, the holidays sneak up, and suddenly you're broke and stressed. It doesn't have to go that way. Three moves to make right now:

- Start with a real number. Count who you're buying for, set a per-person amount, write it down. A list beats a panic spiral every time.
- Save a little now. Even just twenty dollars a week for six weeks is $120 which gives you an ample head start.
- Reframe the gift. A playlist, a baked good, a planned hangout. Something from the heart will be remembered, not just how much you spent on it.

Bonus warning: Holiday sales are designed to get you spending on yourself while you're already in buying mode. Walk in for one gift, walk out having blown half your budget on your own cart.

Stay focused. Plan now, spend intentionally, and come December you can enjoy the holidays with ease.

Welcome to Elements of Money!

Because you are a Pipeline Teen Member at Beach Municipal FCU, you will get all the benefits Elements of Money has to offer... Enjoy!

Beach Municipal Federal Credit Union
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