



## WHEN MONEY ATTACKS WHAT TO DO WHEN YOU HAVE FINANCIAL PROBLEMS

THE MONEY  
CHAOS ISSUE



Money problems can affect anyone. Maybe you lost your phone, or you spent too much money. Whatever the reason, when you find yourself short of cash for the things you need—it's best to act fast. Here's where to begin:

**PAUSE SPENDING FIRST.** Stop non-essential spending right away so the problem doesn't get bigger while you figure things out.

**WHERE DID THE MONEY GO?** Figure out where the money went. Look at recent purchases or bank activity to spot patterns—food, games, subscriptions, or impulse buys.

**TALK TO SOMEONE.** Talk to someone you trust—like your parents, a guardian or teacher. They may be able to help, but even if they can't, they may be able to direct you to someone that can.

**MAKE A SIMPLE PLAN.** Even a basic plan for the next 2–4 weeks helps reduce stress and prevent repeat problems.

**AVOID “QUICK FIX” DEBT.** Payday apps, borrowing from multiple friends, or risky online offers usually create bigger problems later.

**LEARN ONE MONEY SKILL FROM IT.** Every money problem is a lesson — budgeting, tracking spending, or setting limits can help prevent the next money misstep from happening.

**MONEY PROBLEMS DON'T MEAN YOU'RE BAD WITH MONEY—  
THEY MEAN YOU'RE LEARNING.**

**78% OF TEENS (AGES 13–18) SAY THEY FEEL STRESSED  
ABOUT MONEY OR THEIR FAMILY'S FINANCIAL SITUATION.**



# TOP SIX MONEY WASTERS

What's the easiest way to find yourself in financial trouble? Spend too much money on things you don't need. Avoid these money wasters and you'll immediately start saving money.

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**FOOD & DRINKS ON THE GO.** Fast food, coffee, snacks, and delivery add up fast — especially when it becomes a daily habit instead of an occasional treat.

**SUBSCRIPTIONS YOU FORGET ABOUT.** Streaming services, gaming passes, music apps, and “free trials” quietly drain money each month when they’re not tracked.

**IN-APP PURCHASES & GAME SKINS.** Small charges feel harmless, but repeated purchases can cost hundreds over time — often with nothing to show later.

**TRENDY, NAME BRAND CLOTHES & SHOES.** Buying items just because they’re popular often leads to wearing them only a few times before moving on.

**IMPULSE BUYS.** Checkout-line items, late-night online shopping, and “limited-time” deals often lead to regret purchases.

**PAYING FOR CONVENIENCE.** Food delivery fees, express shipping, and last-minute purchases cost extra just to save a little time.



## CELEBRITY FINANCIAL CHAOS

BECOMING A MILLIONAIRE MEANS YOU NEVER HAVE TO WORRY ABOUT MONEY, RIGHT? NOT EXACTLY. HERE ARE CELEBRITIES WHO HAD IT ALL ... AND LOST IT!

**Tekashi 6ix9ine:** Tekashi 6ix9ine made millions from music and social media fame, but legal trouble and lawsuits drained much of his wealth. Fame didn’t protect his finances.

**MONEY LESSON:** Legal problems can wipe out money fast.

**Johnny Manziel:** Johnny Manziel signed big NFL contracts early in his career but burned through much of his income due to lifestyle spending and poor planning. His story shows how fast money can disappear without structure.

**MONEY LESSON:** Big paychecks need a plan, or they won’t last.

**Iggy Azalea:** Iggy Azalea earned millions from chart-topping hits but has spoken about how taxes, fees, and management costs shrink take-home pay. Big income doesn’t always mean big savings.

**MONEY LESSON:** What you earn isn’t the same as what you keep.

**Future:** Future earns millions as a successful artist, yet public records show large, ongoing financial obligations. Even when money is coming in, pressure can stay high.



**MONEY LESSON:**  
Long-term  
commitments  
shape your  
money future.