

Kaitlyn Harrington- 1st place

Understanding money seems simple enough,
Yet as we grow older, it can really get rough.
Expenses, bills, savings, and credit,
It can get out of hand if we step back and let it.

Car payments, utilities, rent, groceries, and gas,
Your earnings can vanish incredibly fast.
Having a money plan is the key to success,
In order to save and to spend money less.

Start with a budget; this is the key,
So you know what to spend with savings, you'll see.
Cut out the expenses you simply don't need,
Go with necessities to just plant the seed.

Every expense needs a budget to map,
Ignoring this amount can result in a trap.
It's not always easy and can easily offend,
But the discipline now can pay off in the end.

The money left over should be safely put away,
In a bank account, investment, or 401K.
This builds up a nest egg, so when there is a rare urge,
You can take out some money and enjoy a small splurge.

Don't fall into the trap with your slick credit card,
If you don't pay off the bill, the debt can be hard.
Use credit smart so you can pay the whole bill,
It will make life much easier by avoiding the debt hill.

Plan for the future and what's up ahead.
When the unexpected happens, you'll be ready instead.
Control your expenses and just stay the course,
Financial stability will grow from this source.