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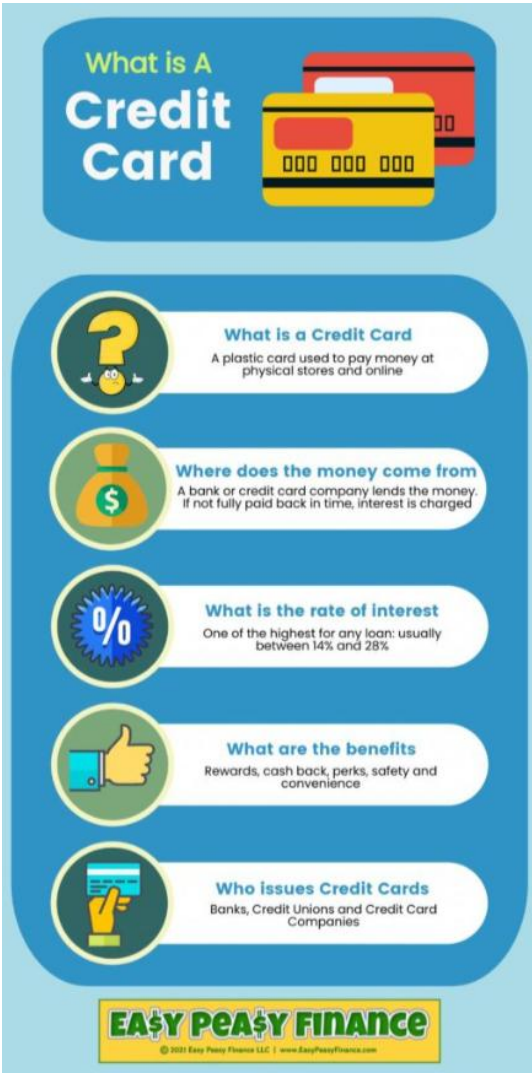
Social Media Plan Assignment Template

Target Audience: High School Students








Topic: Financial Literacy

Week	Platform	Content (include text, images, and any links here)
1	Instagram	<p>Do you know where your money goes every month?</p>  <p>Learning financial literacy now = less stress later! #TeenFinance #FinancialLiteracy #MoneyMatters</p>
	TikTok	<p>Things I wish I knew about money at 16 🙌</p> <ul style="list-style-type: none">• Save early!• Don't impulse buy!• Track your spending! <p>#MoneyTok #TipsForTeens</p> <p>Visual element: Talking video with text overlays that fade in as person making TikTok points to a certain section of the screen</p>
	Twitter/X	<p>Why does it feel like a lot of your friends struggle with their money? 🤔</p> <p>It's not necessarily their income – it's their habits.</p> <p>❌ Not tracking money</p>

		<p>✗ Overspending ✗ Not putting any money into savings</p> <p>Become in control of your money! Financial literacy = control.</p>								
2	Instagram	<p>Why is budgeting important?</p> <table border="1"> <tr> <td>  <p>Planning</p> <ul style="list-style-type: none"> Helps plan financial decisions and allocate resources. </td> <td>  <p>Decision-making</p> <ul style="list-style-type: none"> Facilitates data-driven decision-making. </td> </tr> <tr> <td>  <p>Control</p> <ul style="list-style-type: none"> Enables monitoring and controlling of expenses and revenue. </td> <td>  <p>Accountability</p> <ul style="list-style-type: none"> Assigns accountability for expenses and revenue to responsible parties. </td> </tr> <tr> <td>  <p>Coordination</p> <ul style="list-style-type: none"> Coordinates different departments and teams towards common goals. </td> <td>  <p>Performance evaluation</p> <ul style="list-style-type: none"> Provides a benchmark for evaluating performance. </td> </tr> <tr> <td>  <p>Prioritization</p> <ul style="list-style-type: none"> Prioritizes spending on essential items and limits non-essential expenses. </td> <td>  <p>Risk management</p> <ul style="list-style-type: none"> Helps identify and mitigate financial risks. </td> </tr> </table> <p>Understanding the importance behind creating a budget is the first step in taking control of your money.</p>	 <p>Planning</p> <ul style="list-style-type: none"> Helps plan financial decisions and allocate resources. 	 <p>Decision-making</p> <ul style="list-style-type: none"> Facilitates data-driven decision-making. 	 <p>Control</p> <ul style="list-style-type: none"> Enables monitoring and controlling of expenses and revenue. 	 <p>Accountability</p> <ul style="list-style-type: none"> Assigns accountability for expenses and revenue to responsible parties. 	 <p>Coordination</p> <ul style="list-style-type: none"> Coordinates different departments and teams towards common goals. 	 <p>Performance evaluation</p> <ul style="list-style-type: none"> Provides a benchmark for evaluating performance. 	 <p>Prioritization</p> <ul style="list-style-type: none"> Prioritizes spending on essential items and limits non-essential expenses. 	 <p>Risk management</p> <ul style="list-style-type: none"> Helps identify and mitigate financial risks.
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	Twitter/X	<p>If you're looking to start a budget, but don't know where to start, have no fear! Here is a resource with 7 different tools to help start your budget today.</p> <p>7 Free Teen Budget Worksheets & Tools (Start Your Teenager Budgeting)</p>								
	Twitter/X	<p>It's the end of the week, and you just got paid 💰 Before you know it... it's all gone 😬</p> <p>Now you're just waiting for the next paycheck.</p> <p>Have you experienced this before? 😬</p> <p>You're not alone—but this is exactly how people get stuck in the paycheck-to-paycheck cycle.</p> <p>Watch this video to learn how to break the cycle and get the most out of every paycheck! https://youtu.be/IIKr2915I2g?si=-ZPQ1zCcvKRzIBzK</p>								
3	Instagram	<p>Debit vs. Credit: Do you actually know the difference? Debit = YOUR money</p>								

		<p>Credit = BORROWED money Debit = No debt Credit = Must pay back (sometimes with interest! 😊)</p> <p>Know the difference before you swipe. #FinanceBasics #CreditVsDebit</p>
<p>Twitter/X</p>		<p>Interested in building credit, but are unsure of how a credit card <i>really</i> works? Here are the basics of what a credit card is.</p>  <p>What is A Credit Card A plastic card used to pay money at physical stores and online</p> <p>Where does the money come from A bank or credit card company lends the money. If not fully paid back in time, interest is charged</p> <p>What is the rate of interest One of the highest for any loan: usually between 14% and 28%</p> <p>What are the benefits Rewards, cash back, perks, safety and convenience</p> <p>Who issues Credit Cards Banks, Credit Unions and Credit Card Companies</p> <p>EA\$Y PEAS\$Y FINANCE © 2021 Easy Peasy Finance LLC www.EasyPeasyFinance.com</p>
<p>Twitter/X</p>		<p>Getting a credit card for the first time is exciting; after all, they offer so many potential benefits!</p> <p>However, this is also potentially a very dangerous time for your financial wellbeing if you do not understand the basics of credit card usage</p>

		<p>Watch this video to learn 5 key credit card lessons for beginner credit card users to maximize your benefits and stay out of credit card debt!</p> <p>https://youtu.be/2WLZY7aJ7Ak?si=Tc3TVk1HLaY3jHGF</p>
4	Instagram	<p>Excited for college, but worried about how to pay for it? We've got you covered!</p> <p>Here is a crash course on how to find financial aid resources- so you can focus on your future, and not the stress.</p> <p>https://youtu.be/L6cjtTaExCQ?si=BXY-zdEAq74TuMXT</p>
	TikTok	<p>Ranking ways to pay for college from best to worst:</p> <ol style="list-style-type: none"> 1. 🏆 Scholarships (free money you earned) 2. 🎁 Grants (free money) 3. 🏦 Loans (you pay back + interest) <p>Make the best decision for your future and avoid taking on loans when possible!</p> <p>#CollegeTips #StudentLoans</p>
	Twitter/X	<p>Paying for college? Know the difference 🗣️</p> <p>🎁 Grants = FREE money (no repayment)</p> <p>🏆 Scholarships = FREE money you earn</p> <p>🏦 Loans = money you BORROW (pay back + interest 😬)</p> <p>💡 The goal: maximize free money, minimize debt</p>
5	Instagram	<p>5 common money mistakes teens make</p> <ul style="list-style-type: none"> • Buying things just because they're trending • Not saving any money • Spending everything right away • Ignoring how much they spend • Not planning ahead <p>Figure out what applies to you and break these habits!</p> <p>#MoneyMistakes #TeenFinance</p>
	TikTok	<p>POV: You start taking your money seriously</p> <ul style="list-style-type: none"> • Saving money • Saying "I don't need that" • Checking back balance more often • Setting financial goals <p>This is how you build the foundation for better financial wellbeing.</p>
	Twitter/X	<p>Got a decent amount of savings, and want to know what you can do with it to maximize your benefits? Watch this video to get a breakdown of how you can set the foundation for a</p>

		<p>bright financial future! https://youtu.be/EOs-5J3pEh0?si=S3Ysmn-6m22_ISbA</p>												
6	Twitter/X	<p>Knowing the difference between a savings and a checking account can help you better manage your money and maximize your returns 💰</p>  <p>CHECKING VS. SAVINGS</p> <table border="1"> <tr> <td> CHECKING</td> <td> SAVINGS</td> </tr> <tr> <td>Home base for your money</td> <td>Extra account to store money</td> </tr> <tr> <td>Used for spending</td> <td>Used for saving</td> </tr> <tr> <td>Usually doesn't pay interest</td> <td>Pays interest</td> </tr> <tr> <td>Good for paying bills</td> <td>Good for separating savings funds from normal spending money</td> </tr> <tr> <td>Comes with a debit card</td> <td>Usually doesn't come with a debit card</td> </tr> </table> <p>Start using your money the smart way.</p> <p>#BeginnerFinancialLiteracy #Moneytips</p>	 CHECKING	 SAVINGS	Home base for your money	Extra account to store money	Used for spending	Used for saving	Usually doesn't pay interest	Pays interest	Good for paying bills	Good for separating savings funds from normal spending money	Comes with a debit card	Usually doesn't come with a debit card
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	TikTok	<p>Where do you want to be financially in 5 years? 🧐💰</p> <p>Clip 1: Spending everything, no plan on what to do with money → stressed</p> <p>Clip 2: Saving + planning for the future → stable and comfortable</p> <p>Your habits today = your future tomorrow.</p> <p>Take the first step towards managing your money, and start saving!</p> <p>#MoneyTok #MoneyHabits #SmartMoney #TeenFinance</p>												

Twitter/X



Want to be financially successful?

Follow these tips:

- Stay disciplined
- Save as much of your paychecks as you can
- Limit unnecessary spending
- Think before you make a purchase

Financial success isn't built overnight. Follow these tips, and set your financial future on the right track!