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Welcome to the first issue of VENTURE: Forward Thinking For Teen Finances, which is designed just for T&C's Teen Advantage Club members. The goal of the magazine is to help you get a \$mart \$tart financially by providing you with information that is both interesting and entertaining.

Money affects everyone both positively and negatively regardless of age, social status, or where you live. As you get older, you will encounter many lifecycle events (ex. playing sports, buying your first car, your senior trip, going off to college, etc.) that will require funding. Your spending habits and the financial choices you make today are extremely

LETTER FROM THE EDITOR



important. They will shape your financial future for many years to come. That's why T&C wants to make sure you are aware of your options and supply you with the knowledge to make the right financial decisions.

I know what you're thinking. Talking about money is boring and spending it is much more fun. That's why we've decided to have young adults write about their personal experiences. In this issue, writers discuss topics such as being green, first time car buying, skiing, and preparing for college. Volunteer opportunities, sports tips, art scenes, concerts and new releases in music, movies, games, and technology are included. Ideas on how to be financially savvy when spending as well as saving are also offered.

I have been with T&C for four years, and look forward to bringing VENTURE to our Teen Advantage Club members twice a year. As it evolves, I look forward to finding new faces to share their personal experiences and receiving feedback from our readers. I'm excited about the possibilities this magazine offers and the opportunity to make financial literacy fun!

I hope that you find VENTURE to be a helpful resource on your road to financial success. Check out the Teen Advantage Club Web site at teenadvantage.org for additional assistance and entertainment.

Sincerely,
Nicole Bowen
Editor in Chief



FINANCIAL GURUS

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