

## RESOURCES AND INCOME MICHELLE

My name is Michelle. I am 16 years old, live in Tullamore and have just started third year in secondary school. I have a busy year ahead as I just found out that I have qualified to represent my boxing club at a competition in France later this year as well as working my part-time job and focusing on the exams at the end of the year.

I like being busy so I don't mind having a lot on but it means I have to plan my week out carefully. I have my normal school schedule and then boxing training for two hours on Monday, Wednesday and Friday evenings and Saturday morning.

## My mother and father have a large farm and attached to our house we have a busy farm shop.

We sell all types of things from fruit and vegetables to free range eggs, even local honey and turf and I work here on Tuesday evenings, Saturday afternoons and on Sundays. Depending on how much help my parents need in the shop I usually work between eight to 12 hours a week and my wages average out to about a €100 a week.

This is great money for someone my age and I try to be sensible with it but this takes some planning. I have a goal of getting a car when I am 18 years old and if I can save €20 a week, every week for the next two years I will have about a €2,000 to put towards this.

## Monthly I also spend

- boxing membership (€80)
- Netflix (€8)
- donation to the local animal shelter (€10)

and then the rest seems to just go on food, cinema, clothes and socialising with my friends.









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But the most important thing for me this year are the exams and making sure I give them my best effort.

Things are fine now and I am able to juggle all the different things I have going on but closer to the exams I am going to want to concentrate on revision and I might need to get some grinds to help with one or two subjects where I am lagging behind.

This will mean I will need to rethink my spending as I will have to pay for these myself, but I don't know what I should cut back on and will have to choose between some of the things I love to do.

Aside from the money I am also going to have to cut back on training or work or maybe a bit of both. I'm not sure what to do as I want to save for my car but also have that boxing competition coming up.

