



How Much Should You Charge?

Raking leaves, walking dogs and babysitting are great ways to earn extra money. Many people need reliable babysitters or help with their lawn. All you have to do is ask!

If you start working, how much money should you charge? There's no set rate for these jobs, so you can set your own. Just remember if you set your prices too high, people may not want to pay that much. But if you charge too little, you're shortchanging yourself.

If you have friends who do odd jobs, ask them how much they charge. Ask your parents' friends how much they pay their babysitter or dog walker. You can even look online if your parents say it's OK.

Some average rates include:

- \$5 to \$10 an hour for babysitting.*
- \$10 to \$25 an hour for dog walking.**
- Depending on the size and number of trees in the yard, you could charge what you and the homeowner agree on for leaf raking.

Build Up Your Business

If you begin working for a few people, ask them if they know anyone else who needs your services. Word of mouth is a great way for you to find more work. You can even ask people if they'd like help with shoveling in the winter and other seasonal jobs. Once you start making money, don't forget to save some of it in your savings account at Clearview® Federal Credit Union.

* Source: www.babysitters4hire.com.

** Source: www.associatedcontent.com.

Who's Got Time?

Sleeping in, spending the day reading a book by the pool, swimming with your friends and maybe going out for ice cream after. Ahh, summer. Unfortunately, the lazy days of summer are over, and going from slow, relaxing days to the fast pace of your average school year may have you stressing out.

If you're having trouble juggling school, extracurricular activities, time with your friends and family and a job, you might need to brush up on your time management skills. Here are some tips:

- **Stay organized.** Keeping everything written down can help you keep track of all your activities. A calendar, day planner or the organizer feature on your cell phone can help you remember your biology test, soccer practice and work schedule.
- **Prioritize.** You can't do it all, so decide what matters to you most, and put those activities at the top of your to-do list.
- **Make time for fun.** All work and no play is no fun at all. Make sure that you leave a little space in your daily activities to hang out with friends, eat dinner with your family and have time to yourself.
- **Keep your cool.** If things are getting to be too much, don't be afraid to tell someone. You might need to drop an activity or cut back your work hours if your school work is suffering or you're feeling overwhelmed.

Don't let a busy schedule get you down. By staying on top of how you spend your time, you'll be able to balance all the work – and fun – the school year will bring.

