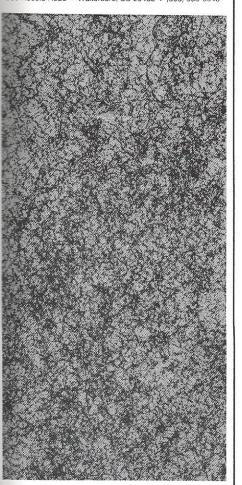
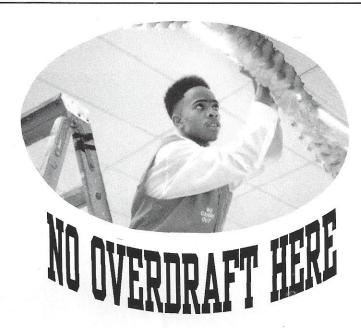


WALTERBORO OPERATIONS

30 Recold Road . Walterborn, SC 29488





Students began experimenting with cash, economics, and budgeting soon after entering high school. The majority of the student body individually began finding part-time jobs to earn that necessary spending money. This natural process of achieving means by which the funds were earned proved to be only half of the battle. Large numbers of teenagers found that their toughest problem was managing money.

Joey Hoats said it all, "As soon as I make money, I blow it!"

Money absolutely "burnt holes" in high school students' pockets. With so many temptations to buy and spend, it was easy to understand the difficulty to resist buying. However, as young adults lived and learned, they searched for more stable, beneficial habits.

For many, this meant starting a bank account. This action curbed many students' spending by making their money less accessible.

"Since I set up a bank account, I spend so much less. I mean, it's a lot of trouble to get a check cashed just to satisfy a pizza craving or something," Farrior Langley said.

Of course, students did not always have positive banking experiences at first. They found that they had to master the responsibilities involved.

"When I first got an account, I would forget to write the exact amounts of checks down, and never balance — so I bounced a little. But those \$20 service charges stopped that real quick-like," Senior Darren Chisolm said.

More importantly, students learned — and are still learning — valuable budgeting lessons.

Hallie Gregory

