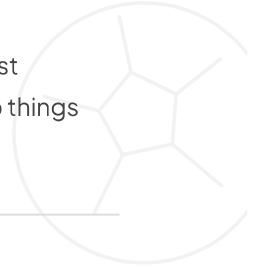


5 Things I Wish Someone Told Me in Middle School

1

Your career will not be a straight line – and that's okay.

The path you plan at 13 will look nothing like the path you walk at 30. Some of the best opportunities come from completely unexpected directions. Stay open. Say yes to things you don't fully understand yet. **You'll figure it out.**



2

Money is a skill – not a talent, not luck.

Nobody is born knowing how to manage money. It's something you learn, practice and get better at – just like anything else. The earlier you start, the further ahead you'll be. **Start now, even with small amounts.**

3

Curiosity beats certainty – every single time.

You don't need to know what you want to be. You need to stay curious. Ask questions. Try things. Reach out when you're stuck – asking for help is a strength, not a weakness. **The tools to figure anything out exist. Use them.**

4

The world is bigger than your neighbourhood.

Get experience however you can – travel, small projects, helping family or neighbours, saying yes to things. Every new experience teaches you something a classroom can't. **Go and get it – however it shows up.**



5

Show up – with integrity.

Curiosity and grit will take you further than raw talent. Half the battle – in school, in work, in life – is simply **showing up consistently and doing the right thing** when it's hard, when it's boring, and when nobody's watching.



Curious? Go Explore.

Here are a few places worth exploring.

Learn (almost) anything

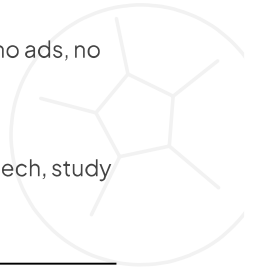
The whole world's knowledge is online and at your library - mostly for free.

Khan Academy khanacademy.org

A non-profit on one mission: free, world-class education for anyone. Maths, science, history, economics - no ads, no cost.

Your local public library torontopubliclibrary.ca

The most underused free resource you have. Toronto Public Library has Youth Hubs at 30+ branches - free tech, study space, courses, and staff who want to help.



Get smart about money

Money is a skill. These are run by the government and charities.

Financial Consumer Agency of Canada canada.ca (search "financial literacy")

The government's own free money-skills tools, lessons and calculators.

Prosper Canada prospercanada.org

A national charity making money skills accessible to everyone.

Explore careers & what's out there

There are thousands of jobs you've never even heard of.

Government of Canada Job Bank - Career tools jobbank.gc.ca

Free tools to explore hundreds of careers and what they actually involve day to day.

A few books worth reading

Ask for them at your library - they'll likely have them or get them for you.

"**How to Money**" by Jean Chatzky - a visual guide to the basics.

"**I Want More Pizza**" by Steve Burkholder - money, written for teens.

"**The Motley Fool Investment Guide for Teens**" - saving & investing early.

And a few questions worth sitting with

No right answers. Just worth thinking about.

- ? What's something you could happily do for hours and lose track of time?
- ? Who do you admire - and what is it about what they do?
- ? What's a problem in the world you'd love to help fix?
- ? If you couldn't fail, what would you try?

