

# how to save money teens

## Mastering Your Money: A Teen's Guide on How to Save Money Teens

**how to save money teens** is a crucial skill for navigating adolescence and building a secure financial future. In today's world, understanding personal finance from a young age empowers teens to make informed decisions about their earnings, manage their spending, and achieve their financial goals. This comprehensive guide delves into practical strategies and actionable steps that teenagers can implement to effectively save money, from the basics of budgeting to more advanced saving techniques. We will explore how to set financial goals, differentiate between needs and wants, leverage allowances and part-time jobs, and develop smart spending habits. Mastering these principles will not only help teens grow their savings but also instill lifelong financial literacy.

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## Understanding Your Income Sources for Teens

For teenagers, income can come from various sources, each with its unique implications for saving. The most common is an allowance, often provided by parents or guardians. While seemingly small, consistent saving from an allowance can lay a strong foundation. Another significant income stream for many teens is earnings from a part-time job. These jobs provide a more substantial income, offering greater potential for saving and investing. Beyond these, gifts, birthday money, and even selling unwanted items can contribute to a teen's personal funds. Understanding the consistent flow and the sporadic nature of these income streams is the first step in developing a sound saving plan.

It's essential for teens to accurately track all incoming money. This involves keeping a record of every dollar received, whether it's from a regular allowance, hourly wages, or unexpected cash. This awareness helps in appreciating the total amount available for saving and spending. Furthermore, understanding the tax implications, if any, of their earnings from jobs is a valuable lesson, though typically minimal for most teenage employment.

Diligently documenting income is the bedrock upon which effective saving habits are built.

## **Setting Achievable Financial Goals as a Teen**

Setting financial goals is the compass that guides your saving efforts. Without clear objectives, it's easy for money to disappear without purpose. For teens, goals can range from short-term desires like saving for a new video game or concert tickets, to medium-term aspirations such as a down payment for a car, or even long-term visions like saving for college or a future investment. The key is to make these goals specific, measurable, achievable, relevant, and time-bound (SMART).

Consider the specific item or experience you want to save for. How much does it cost? When do you want to have the money? Breaking down a larger goal into smaller, manageable milestones can make it feel less daunting. For instance, if a teen wants to save \$500 for a summer trip, they can aim to save \$50 per month for 10 months. Celebrating these smaller victories along the way can provide motivation and reinforce positive saving behaviors.

## **Creating a Realistic Budget for Teens**

A budget is simply a plan for how you will spend and save your money. For teens, creating a budget is not about restriction but about empowerment. It helps them understand where their money is going and ensures they are allocating funds towards their goals. The process begins with identifying all sources of income and then listing all anticipated expenses, both fixed and variable.

Fixed expenses are those that generally remain the same each month, like a monthly subscription for a streaming service or a phone bill. Variable expenses, on the other hand, fluctuate, such as money spent on snacks, entertainment, or transportation. Once income and expenses are listed, the next step is to reconcile them. If expenses exceed income, adjustments need to be made to spending habits. If income exceeds expenses, the surplus can be directed towards savings goals. Numerous budgeting apps and templates are available to simplify this process for teens, making it both accessible and effective.

## **Differentiating Between Needs and Wants for**

# **Savvy Saving**

A fundamental aspect of financial literacy for teens is learning to distinguish between needs and wants. Needs are essential for survival and well-being, such as food, shelter, and basic clothing. Wants are desires that enhance comfort or enjoyment but are not strictly necessary, like the latest gadgets, trendy clothes, or eating out frequently. Making conscious choices about wants can significantly impact a teen's ability to save money.

This differentiation requires thoughtful consideration and self-control. Before making a purchase, teens can ask themselves: "Do I truly need this, or do I just want it?" If it's a want, they can then consider if it aligns with their financial goals. Perhaps delaying the purchase or finding a more affordable alternative is a better strategy. This critical thinking prevents impulsive spending and promotes a more intentional approach to managing personal finances, a vital skill for long-term financial health.

## **Implementing Smart Spending Strategies for Teen Savers**

Beyond distinguishing needs from wants, teens can adopt several smart spending strategies to maximize their savings. One effective method is to plan purchases. Instead of buying impulsively, teens can make a shopping list and stick to it, avoiding impulse buys. Comparing prices from different stores or online retailers before making a purchase can also lead to significant savings. Looking for discounts, coupons, or loyalty programs can further reduce costs.

Another strategy is to delay gratification. If a desired item is not immediately needed, waiting a day or a week can provide perspective and potentially eliminate the urge to buy. This practice helps in developing discipline and avoiding buyer's remorse. For social activities, teens can explore free or low-cost options, such as picnics in the park, movie nights at home, or exploring local community events, rather than always opting for expensive outings. Cultivating these habits ensures that spending is purposeful and aligned with financial objectives.

## **Innovative Ways for Teens to Increase Their Savings**

Saving money doesn't always mean cutting back drastically; sometimes, it's about finding creative ways to earn and save more. Teens can explore various avenues to boost their savings beyond traditional allowances and part-time

jobs. This includes selling unwanted items, such as old clothes, books, or electronics, through online marketplaces or yard sales. It's a great way to declutter and generate extra cash simultaneously.

Another innovative approach is to participate in skill-based services. Teens with talents in areas like tutoring, graphic design, web development, or even pet-sitting or babysitting can offer their services to friends, family, or their local community. Taking advantage of free educational resources online to learn valuable skills that can be monetized is also an excellent strategy. Furthermore, utilizing student discounts whenever available, from movie tickets to software, can lead to substantial savings on everyday purchases.

## **Automating Your Savings for Effortless Growth**

Automation is a powerful tool for consistent saving, and it's just as accessible for teens as it is for adults. The concept is simple: set up automatic transfers of a portion of your income into a savings account. This process removes the temptation to spend the money before it even has a chance to be saved.

For teens who receive a regular allowance or have a steady paycheck from a part-time job, setting up an automatic transfer, even a small amount like \$5 or \$10 per week, can accumulate significantly over time. If they have a bank account, they can work with their parents or guardians to establish a recurring transfer from their checking account (where their income might be deposited) to a dedicated savings account. This "set it and forget it" approach ensures that saving becomes a habit, contributing to their financial goals without requiring constant active effort.

## **Avoiding Common Teenage Money Traps**

Adolescence is a period of newfound financial independence, but it also comes with unique pitfalls that can derail saving efforts. One of the most common traps is peer pressure, leading to overspending to keep up with friends or participate in costly social activities. Another is impulse buying, driven by advertising or the desire for immediate gratification, which can quickly deplete savings.

Teens should be mindful of the allure of credit cards or buy-now-pay-later schemes, as these can lead to debt if not managed responsibly. Understanding the true cost of items, including potential interest charges, is crucial. Developing a strong sense of self-worth independent of material possessions can also help teens resist the pressure to spend unnecessarily. Focusing on experiences and relationships rather than acquiring the latest trends is a more sustainable path to financial well-being.

# **The Power of Part-Time Jobs and Side Hustles for Saving**

Part-time jobs and side hustles offer teenagers a significant opportunity to earn money and, consequently, to save more effectively. Unlike an allowance, which can be limited, these income streams can provide substantial funds, allowing for more ambitious savings goals. Working provides not only financial rewards but also valuable life skills such as responsibility, time management, and customer service.

When considering a part-time job, teens should look for roles that align with their interests and offer flexible hours that don't interfere with schoolwork. Side hustles, such as freelance work in areas like writing, graphic design, or social media management, can be pursued on a more flexible schedule. The key is to treat these earnings as an opportunity to build savings. A portion of every paycheck should be earmarked for savings goals, ensuring that the hard work translates into tangible financial progress. Investing even a small percentage of earnings consistently can lead to substantial growth over time.

## **Seeking Financial Guidance and Resources for Teens**

While this guide provides a strong foundation, seeking additional financial guidance can further enhance a teen's understanding and practices. Parents and guardians are often the first point of contact for financial advice. Open conversations about money, budgeting, and saving can create a supportive learning environment.

Beyond family, many educational resources are available. Schools may offer financial literacy courses or workshops. Online platforms, reputable financial websites, and books dedicated to personal finance for young adults can provide in-depth knowledge. Learning about topics like compound interest, basic investing, and responsible borrowing can empower teens to make even more informed financial decisions as they grow. Continuously seeking knowledge is a hallmark of responsible financial management.

## **FAQ: How to Save Money Teens**

**Q: What is the best way for a teenager to start**

## **saving money if they don't have a job?**

A: If a teenager doesn't have a job, the best way to start saving money is by maximizing their allowance, earning money through chores or small tasks for neighbors (like lawn mowing or pet sitting), and by being very mindful of their spending. Tracking every dollar received and spent, even from gifts or birthday money, is crucial. Setting small, achievable savings goals, like saving a certain percentage of any money received, can build good habits.

## **Q: How can teenagers balance saving money with social spending?**

A: Balancing saving with social spending requires prioritization and planning. Teenagers can allocate a specific portion of their income for social activities each month, ensuring they don't overspend. Exploring free or low-cost social options, such as packing lunches for outings, hosting movie nights, or finding community events, can help. It's also important to communicate financial goals to friends, who may be understanding and supportive of a more budget-conscious approach.

## **Q: What are some good first savings goals for a teenager?**

A: Excellent first savings goals for teenagers are typically those that are motivating and achievable within a reasonable timeframe. Examples include saving for a specific item they want (like a new phone, video game, or piece of clothing), for a concert or event, for a small personal purchase they've been wanting, or even saving a small amount towards a larger future goal like a car or college. The key is that the goal is tangible and provides a clear target.

## **Q: How much money should a teenager aim to save from their allowance or earnings?**

A: A general guideline for teenagers is to aim to save at least 10-20% of their income. However, this can vary significantly based on their income, expenses, and specific financial goals. If they receive a modest allowance, saving \$5-\$10 a week is a great start. If they have a part-time job, aiming for a higher percentage like 25% or more is beneficial. The most important aspect is consistency, rather than hitting an arbitrary number.

## **Q: Is it a good idea for teenagers to open their own bank account?**

A: Yes, opening their own bank account is an excellent idea for teenagers. It teaches them valuable lessons about managing money, tracking transactions,

and understanding banking services. Most banks offer student or youth accounts with low or no fees. It's advisable for teenagers to open a joint account with a parent or guardian initially, so the adult can help monitor activity and provide guidance.

### **Q: How can teenagers avoid impulse spending when shopping?**

A: To avoid impulse spending, teenagers can implement several strategies. Before buying something, they should ask themselves if they truly need it or if it's just a want. Implementing a "24-hour rule" where they wait 24 hours before purchasing an item they want can help assess its true desirability. Creating a shopping list and sticking to it, comparing prices, and avoiding shopping when feeling bored or stressed can also reduce impulsive purchases.

### **Q: What are some common mistakes teenagers make with their money?**

A: Common mistakes teenagers make include spending all their money immediately without saving, succumbing to peer pressure to buy expensive items, making impulse purchases without considering their goals, not tracking their spending, and not understanding the value of money. Additionally, some may not prioritize saving for future needs or emergencies, focusing only on immediate gratification.

### **Q: How can a teenager make money to save if they are too young for a traditional job?**

A: Teenagers too young for traditional jobs can still earn money through various means. This includes doing chores around the house or for neighbors (like weeding gardens, washing cars, or shoveling snow), babysitting, pet-sitting, tutoring younger students, selling crafts or baked goods, or participating in online surveys that are appropriate for their age. Earning money through these methods provides income that can then be saved.

## **How To Save Money Teens**

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Teens are targeted as consumers more and more. This gives them tremendous influence, but it also sets them up to be taken advantage of. *The Complete Idiot's Guide to Money for Teens* teaches them how to get money, save and invest it, budget it, spend it wisely, and keep track of it. Whether they're saving for their first car, trying to make sense of a checking account statement, or trying to establish a good credit history, this guide has solid information and teen-tested tips.

**how to save money teens: Smart Money Moves for Kids & Teens: Save, Spend, and Grow Wealth** Steve Williams, 2025-02-20 Transform the way you think about money and create a life of financial peace, purpose, and freedom with *Smart Money Moves for Kids & Teens*. This empowering guide helps you shift your relationship with money by addressing emotional triggers for spending, practicing gratitude for what you have, and aligning your financial choices with your core values. Whether you're looking to cut expenses without feeling deprived, automate savings for long-term security, or invest mindfully for future growth, this book offers practical strategies that work within your unique lifestyle. Discover how to break free from consumer culture and redefine success on your own terms. Learn to build a mindful budget that prioritizes needs over wants while fostering contentment with less. With tips for teaching kids about money mindfully and celebrating small financial milestones along the way, you'll cultivate sustainable habits that benefit both you and your loved ones. Packed with tools to reduce financial stress, eliminate debt mindfully, and strengthen your money mindset, *Smart Money Moves for Kids & Teens* empowers you to live within your means while pursuing true financial independence. By focusing on conscious consumption, ethical investing, and simplifying your finances, you'll find joy in frugality and clarity in your financial decisions. This isn't just about numbers—it's about creating balance, reducing anxiety, and building a secure future that reflects who you are and what matters most to you. Let this book guide you toward achieving lasting financial freedom—one mindful step at a time.

**how to save money teens: I Want to Talk with My Teen about Money Management** Lisa Crayton, 2006-10-02 From earning, saving, and investing to tithing, spending, and avoiding the pitfalls of poor credit, this book offers clear, concise information about the impact of money and what it means to teens' faith filled lives. - Back cover.

**how to save money teens: THE ONLY INVESTMENT GUIDE FOR TEENS YOU'LL EVER NEED** Mark Denham, 2022-09-11 □Have you ever wondered How it feels to be a millionaire? Imagine never having to worry about money and being able to buy anything you want. Sounds like a dream, right?□ But let's not rush ... first, let me welcome you and congratulate you! Yes, you read the congratulations right ... Because if you are a teenager or even a more mature person but you are a beginner in the world of finance, and you are reading these lines I have excellent news for you ... it means that you are part of that 1% that has within himself that flame to be able to change his financial situation for the better and have the life he has always dreamed of and that every person deserves! But let's get to us ... Did you know that you can become a millionaire simply by investing the money you earn from simple activities such as, for example, delivering pizzas one evening a week? Thanks to the stock market and the effect of compound interest, a sum of money you invest today will grow until it reaches a much more significant amount later: the secret is to start now! ... you have already lost a lot of money by not having acted up to this point... but we're here to fix it... The average American waits until the age of thirty-one to start saving and investing for retirement, which is why he ends up being \$ 2.5 million poorer. I know it's easy to get overwhelmed with questions like where to start?, What if you don't have enough funds to invest? or How can I get rid of my money-wasting habits? The good news is this Mark Denham investment guide for teenagers will answer all your questions and more! In *The Only Investing Guide for Teens You'll Ever Need*, the main investor Mark Denham using understandable and straightforward language, has created a real practical guide for anyone who wants to seriously start to change their life, proposing a concentrate of 34 chapters to help young investors achieve the results they dream of. Below is a taste of what you'll find in this excellent guide: □How to Set Up a Savings Account as a Teen□ How to Reduce the Amount of Debt You Take on with Student Loans □Exercise For Budgeting□ Credit Card Debt □Tips To Avoid Impulse Spending□ Money Management □What Are ETFs And How to Invest with Them?□



Key Terms Every Investor Should Know □How to Make the Great Power of Compounding Interest Works for You□ The Most Common Problem with Investing □A Step-By-Step Road Map to Opening an Online Account, Purchasing Stock, and Putting Money to Work□ Brief Mention of DEFI and Cryptocurrencies as a Possible Speculative Opportunity Today and Investment in the Not-Too-Distant Future □Best Websites and App to Use and Download to Dig More into The Investment Topics□ □How to Save Money for College + College Tips□ So, don't wait any longer because if you start investing hard now, you will be able to play hard later! All you need to do is follow the step-by-step guide and advice inside. Scroll up, click Buy now with 1 click, and get your copy right away!

**how to save money teens: The Money Challenge for Teens** Art Rainer, 2020-07-07 Today's teens are faced with more financial opportunities—and threats—than ever before, from summer jobs and scholarships to credit card applications and student loans. How are young people supposed to learn to avoid early pitfalls that could devastate their financial futures and instead take steps that can set them up for a future filled with security, contentment, and generosity? The Money Challenge for Teens can help. Author Art Rainer introduces readers to some fictional young friends who are navigating financial waters and learning how God would want them to face college choices and car loans and thoughts about retirement (yes, even as a teenager!). While reading about the fictional friends' steps and missteps, readers will learn simple, practical lessons and adopt real-life goals to start their journey to a healthy and godly financial future.

**how to save money teens: The Motley Fool Investment Guide for Teens** David Gardner, Tom Gardner, Selena Maranjian, 2002-08-06 Publisher Description

**how to save money teens: 101 Life Skills and Tips for Teens - How to succeed in school, set goals, save money, cook, clean, boost self-confidence, start a business and lots more.** Matilda Walsh, The Ultimate Life Skills Guide for Teenagers: How to Succeed in School, Relationships, and Life Being a teenager isn't easy! From growing up, dealing with school, peer pressure and everything in between, it's easy to feel overwhelmed and unsure of oneself. But don't panic! The 101 Life Skills and Tips for Teens is here to help. This book is a comprehensive guide to help teens develop the skills they need to thrive at home, in school, in all relationships and life. With practical advice, real-world examples, and engaging tips, this book is a must-have for any teen who wants to be prepared for the future. Here are some of the valuable life lessons you'll discover in this book: - How to set goals, succeed in school, make friends, deal with peer pressure and bullies. - Explore easy recipes you can cook, health eating tips, fridge hacks & cleaning tips. - Explore tips for self-care, exercise, and mindfulness practices. - Build self-confidence by learning to love and accept yourself for who you are. - Discover techniques for managing stress and anxiety in healthy ways, including setting healthy social media habits, dealing with emergencies & making good decisions. - Develop strong communication skills to grow relationships with family and friends. - How to avoid major life mistakes with smoking, alcohol and drugs. - Build financial literacy skills to manage your money, avoid or minimize debt and plan for your future. - Learn how to develop a growth mindset and build resilience to overcome obstacles. - And much more... What if you don't have time to read a whole book! I got you! Each chapter is broken down into manageable sections, and there are plenty of examples and exercises to keep you engaged and LOVING the tips which you can implement today. So if you're a teenager looking to develop the skills you need to succeed in school, relationships, and beyond, don't hesitate to pick up this book. With practical advice, engaging exercises, and real-world examples, this book is the perfect tool to help you reach your full potential. And it's the perfect gift for teens too! So what are you waiting for? Start reading today.

**how to save money teens: Teen Tips** Tom McMahon, 2003-09 Offers parents of children ages eleven to nineteen practical strategies to help them deal with the challenges associated with raising teens and maintain a healthy parent-child relationship.

**how to save money teens: Basic Budget Establishment and Maintenance: Book 2 for Teens and Young Adults** Ronald Hudkins, 2015-02-04 The book Basic Savings and Checking Account Guidance (For Teens and Young Adults) is designed specifically for the younger generation

that grew up in U.S. households with parents who did not set up good financial management lifestyles. The practical knowledge provided here is a realistic tool for understanding money management that points independent young people in the right financial direction. This targeted financial advice explains savings and checking accounts in a clear, logical sequence, emphasizing a true understanding of needed financial decisions. It outlines the outcomes that could result if someone continues making misdirected, impulsive, or uneducated monetary decisions.

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**how to save money teens: Money Making Skills for Teens** Dennis B. Baker, 2025-05-19 Money Making Skills for Teens Learn to Earn, Save, and Build Real Wealth Before You Graduate The financial playbook every smart teen needs—but most never get. What if you could graduate with more money saved than most adults? What if you knew how to earn your own income, launch a side hustle, invest early, and make confident financial choices—all before turning 18? That's exactly what this book is about. Money Making Skills for Teens is your step-by-step guide to mastering the money game while you're still young enough to shape your future without debt, doubt, or pressure. Written in a relatable, no-fluff tone for motivated teens, this book walks you through real-world money skills that school usually forgets to teach. Inside, you'll learn: - How to earn your first dollar—and multiply

it - Which teen-friendly side hustles actually work - Why saving is the key to freedom (not restriction) - How to create a simple budget that doesn't feel like a punishment - What investing really means and how compound interest works in your favor - How to protect your digital money and avoid scams - Why you are your brand—and how to build a reputation that opens doors - How to talk to parents and mentors about money confidently - And how to create a 90-day action plan to hit real financial goals Whether you're working part-time, freelancing, selling online, or just learning to manage allowance or gift money—this book meets you where you are and helps you level up. Perfect for teens aged 13 to 19, and a must-read for parents, teachers, and mentors who want to set young people up for financial confidence, this guide is packed with real stories, examples, and tools that make money feel doable. By the end, you won't just understand how money works—you'll know how to make it work for you. It's not about becoming rich overnight. It's about becoming ready. Because the truth is: You're not too young to be wealthy. You're just getting started—and this book is your head start.

**how to save money teens: Life Strategies for Teenagers: Positive Parenting Tips and Understanding Teens for Better Communication and a Happy** Bukky Ekine-Ogunlana, 2019-02-06 In Life Strategies for Teens, author Bukky Ekine-Ogunlana draws on 14 years of experience working with teenagers and their parents to offer proven methods for improving family communication skills, learning positive parenting and positive discipline methods and strategies for dealing with teen cell phone use and social media safety. In this book, you will learn valuable teen communication tips: - How to understand teens - what teenage girls and boys really mean when they talk and interpreting non-verbal communication Your children's teenage years are when you should let them explore their growing teen independence, yet gently reel them in once in a while to make behavior adjustments as needed. Think of it as parental 'product testing'. That means a lot of trial-and-error blanketed in love, before you proudly and confidently release your masterpiece into the world market!

**how to save money teens: America's Teenagers--Myths and Realities** Sharon L. Nichols, Thomas L. Good, 2004-07-19 The media's presentation suggests that American teenage culture today is the most violent, sexual, and amoral youth culture in history. In this book, Nichols and Good deconstruct the negative images held by large numbers of adults. Recognizing that many teenagers are left by adults to socialize themselves and the consequences of this careless indifference, the authors' goal is to influence a more positive view leading to stronger social policies and better services, resources, and programs to meet the needs of America's youth. Unique features of America's Teenagers--Myths and Realities: Media Images, Schooling, and the Social Costs of Careless Indifference include: \*powerful analytic lenses used to revisit typical depictions of youth; \*a wealth of information brought to bear on understanding teenagers' behavior; and \*consideration of a broad range of adolescent behaviors across critical socializing settings. The book begins with a discussion of the continuing myth of adolescence--how and why youth are devalued, and an overview of current beliefs about youth drawn from two 1990s Public Agenda Polls. This is followed by chapters on youth and the media, and the pressures that youth face in various dimensions of their lives. Topics include youth violence; the sex lives of teenagers; tobacco, alcohol, drugs, and teens; healthy living and decision making; working teens; and youth and education. The concluding chapter pulls together themes generated throughout the book and provides examples of policies that would underscore the value of viewing youth as a social investment. General guidelines are provided for teachers, parents, policymakers, and citizens to facilitate responding to youth in meaningful, proactive ways that improve the quality of life for teenagers and the broader society.

**how to save money teens: My First Investment In Crypto and Stocks for Teens** Sweet Smart Books, 2022-01-18 Welcome to the My First Investment In Crypto and Stocks for Teens! Investment changes people's lives. It helps individuals achieve financial independence and not get stuck in a routine that the modern world makes them part of. Often stock market and cryptocurrency books focus on providing information to financial enthusiasts with complex terminology that is often difficult to understand by beginners. Sweet Smart Books focus on providing

guides that help readers understand these complex financial topics in a clearer and more engaging way that even adults with kids level of knowledge would understand it. This book is primarily designed to help teenagers and beginners start investing in the stock market and in some popular cryptocurrencies even if they are totally unaware of the basics that are involved. The author focuses on providing the information in an easy-to-understand way to assist beginners in getting the most out of the foundations. While dealing with basics, the author also extends the text coherently so that the enthusiast beginner can even understand the advanced topics that can help them make better returns and consistent profits over time. Learning topics from this book will help you invest smartly and with confidence. What Will You Get From This Book? Introduction to Investing Understanding Stock Market Basics Understanding Cryptocurrency Cryptocurrency Mining NFTs Fundamental Analysis Technical Analysis Mutual funds REITs ETFs Important Traits for an Investor Sweet Smart Books focuses on delivering quality information for people trying to achieve financial independence. Our series of books help readers quickly understand the complexities surrounding the financial markets, and this book is a part of our ambitious project to make financial knowledge affordable for ordinary people.

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