



Food For Thought

Helping you prepare for the future

IT'S NOT ALWAYS EASY ...

It's not always easy, this being 14,
It's tricky to navigate and hard to feel seen,
It seems like there is always so much to learn and do,
So many exams and milestones to reach, always something new.

I wish that I could just be honest and talk to my peers,
About their hopes and wishes and their worries and their fears,
It would be nice to know that there is some advice out there,
A listening ear, someone to talk to, someone who cares.

There are so many skills that I know that I should learn,
Like how to cook a chill or how to make toast that doesn't burn,
How do I budget my money so that I can save up and learn to drive,
How do I make sure that as I enter adulthood, I'm happy and I thrive.

The book that we have co-designed might help you a bit,
It might give you some useful advice and maybe a few tips,
It might offer some suggestions and help you navigate your way,
We hope that it will reassure you that everything is going to be okay.



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MONEY MANAGEMENT

I keep hearing stories about how you need to save,
and starting building for a future that is yet to be paved,
I don't know who I am yet or what I want to be,
I share a room with my brother and I haven't even got my own house key.

I know that I need to learn how to budget for tomorrow,
And that I can't always rely on asking for fiver to borrow,
It feels like big stuff all this talk of making plans,
But maybe with support and advice I'll be in the right hands.

*"It's nice to know
I'm not the only
one who finds
money stuff
confusing."*



Managing money might feel overwhelming, but it's one of the most empowering skills you can learn. Whether you're saving for your first car, planning for University, or just trying to make your money stretch a bit further, this section is here to help you feel more confident and in control.

In the next few pages, we've pulled together some brilliant tools and tips to get you started.

Let's break it down together - one step at a time.

MONEY TALK

Managing your money is a skill and the more you learn, the better you'll get at it. To familiarise yourself with these financial terms, have a go at the matching the terms to the explanations. Answers are on the back page..

When you spend more money than what's in your bank account - some banks allow this, but they may charge you fees or interest. This is called an

Budget

A number that shows how responsible you are with borrowing money - a higher score means you're more likely to get approved for loans and credit

**Buy now,
pay later**

The money you spend on things like shopping, bills and other purchases

Interest

Extra money you either earn on savings or have to pay when you borrow money, for example, if you take out a loan, you'll pay back the loan amount plus ...

Overdraft

A way to pay bills or make regular payments automatically from your bank account on a set date, so you don't miss a payment

Expenses

A type of savings account where you don't have to pay tax on the money you earn from it

Credit card

A plan for how you'll spend and save your money - it helps you make sure you don't spend more than you earn

Income

A card that allows you to borrow money to make purchases, that you will need to pay back by a due date otherwise you pay interest

Debt

A payment option that lets you buy something and pay for it later, often in instalments - missing payments can lead to fees or hurt your credit score

Direct Debit

The money you earn or receive, such as from a job, student loan

Loan

Money you owe to someone, like a loan or credit card

ISA

Money you borrow and have to pay back, usually with interest - can be used for things like university tuition fees or big purchases

Credit score

HELPFUL RESOURCES

There are lots of places to get support, brilliant tools and tips...

- You can get support from <https://www.youngminds.org.uk> to help you feel good about your financial journey
- <https://www.sandwell.gov.uk> offer local advice and services
- The **Family Information Service Hub** offer a **Managing money guide for young people**
- **Young minds** offer support for **Money And Mental Health** as worrying about money can impact our mental health

To help you save money and maximise what you have, there are a range of apps to keep you savvy.

Clothing Apps:

- **Vinted**: A popular platform for buying and selling pre-owned clothing, shoes, and accessories
- **Depop**: Another marketplace for buying and selling used clothing, with a focus on unique and vintage items



Food Saving Apps:

- **Too Good To Go**: Reduces food waste by selling surplus food from restaurants, bakeries, and grocery stores at discounted prices
- **Olio**: Connects users with neighbours who are giving away free food and other household items, promoting waste reduction and community sharing



SIMPLE BUDGET PLAN

A budget doesn't need to be complicated. Start by figuring out how much you have coming in, whether that's from a paper round, pocket money and even from your Vinted sales.

Next, list out your regular expenses like food, travel, subscriptions and any other essentials.

Writing them down in a plan like this can help you work out how much you can afford to save. It's always helpful to have savings to fall back on for emergencies or bigger purchases later.

TEEN BUDGET PLAN		MONTH
INCOME / DATE	AMOUNT	
_____	_____	
_____	_____	
_____	_____	
_____	_____	
_____	_____	
TOTAL INCOME:		
EXPENSES / DATE	AMOUNT	
_____	_____	
_____	_____	
_____	_____	
_____	_____	
_____	_____	
TOTAL EXPENSES:		
TOTAL SAVINGS:		

WWW.SIMPLYLOVEPRINTABLES.COM

"I didn't realise how much I was spending on snacks until I saw it written down!"



START SAVING

Start saving, even if it's small!

- Saving can be super simple - just try to set aside a small amount every week or month into a savings account
- There are many accounts designed just for teens and young adults, and some even offer competitive interest rates - this means you can earn extra money on top of what you save
- It's a good idea to set up a Direct Debit to your savings account, so you don't even have to think about transferring money yourself
- The trick is to be consistent - saving just £5 or £10 regularly can add up over time, helping you work towards bigger goals, like a new phone or even your first car, or if something unexpected pops up that you need cash for
- For example, if you save £5 each week, by the end of the year you'll have £240 - and if your savings account offers a 3% interest rate, you'd earn an extra £7.20, bringing your total up to £247.20!

Set yourself money goals

- Want to save or budget better? Start with a clear goal – like saving £50 this month or buying new trainers. Small targets keep you motivated
- Try setting a weekly spending limit, cutting back on takeaways, or using cash to stay mindful. Track your spending for a month to spot where you can save

Top tip: Write down your goal and keep it somewhere you'll see it often, whether that's on your desk, mirror or your phone background.



COOKING UP CONFIDENCE

Chilli con carne, pasta bake and I have no idea what to do with fish?
I really wish that I could master just one good dish.
These are the skills that I want to learn,
So that when I live with house mates, I can take my turn.
Or that for just one night I could surprise Mom and Dad,
And that hopefully they would enjoy it and it wouldn't taste too bad.

*"It's actually fun
when you know
what you're
doing."*



Learning to cook isn't just about making meals - it's about building confidence, saving money, and having fun along the way. Whether you're a total beginner or just looking for some new ideas, this section is packed with simple, healthy, and budget-friendly recipes that anyone can try.

Let's get cooking—and build your confidence one meal at a time.



*"I didn't think I could cook
anything until I tried the
pasta bake - now I make it
every week!"*



RECIPES

Chicken or Quorn fajitas

Ingredients:

- 1 tablespoon vegetable oil
- 1 chicken breast or handful of Quorn pieces
- 1 red bell pepper, sliced
- 1/2 onion, thinly sliced
- 5 mushrooms
- 2 teaspoons of fajita seasoning
- 2 tortilla wraps



Instructions:

- Cut the chicken breast and vegetables into strips
- Heat a tablespoon of oil in a frying pan on a high heat - as soon as the oil begins to smoke add the chicken or meat substitute to the pan
- Let the chicken cook undisturbed for 2 to 3 minutes, then turn it over and cook for another 2 to 3 minutes until the outside is cooked well
- Add the vegetables and fajita seasoning and cook for another 15 minutes, stirring well
- Check the chicken is cooked through - cut through a piece and check the meat is not pink
- Add some fajita mix to a wrap and fold

Mini pitta or naan bread pizza

Ingredients:

- A naan or pitta bread
- Pesto
- Tomato puree / tomato paste
- Cheese
- Any topping you like



Instructions:

- Carefully chop your vegetables or toppings
- Add the tomato puree/paste and pesto to your naan or pitta
- Arrange your toppings and sprinkle with cheese
- Bake the pizzas on a baking or pizza tray in a preheated oven (180c / 350f) for 4 – 5 minutes
- Allow to cool for a couple of minutes before cutting and serving

MEAL PLANNER

Another way to save money and not waste food is to plan all of your meals.

Planning meals helps you to write a shopping list of all the ingredients you need, helping to reduce food waste and unnecessary expense.

Meal plans can be created as a simple list, in a notes app or using a planner like this one.

WEEKLY MEAL PLANNER Shopping List

	Breakfast	Lunch	Dinner	
Monday				_____
Tuesday				_____
Wednesday				_____
Thursday				_____
Friday				_____
Saturday				_____
Sunday				_____

TAKING CARE OF ME

Sometimes we all just need a moment of calm,
Like following a breathing technique as you trace around your palm.
There are things we can do to help take care of ourselves,
When your day feels too much and you overwhelmed.
Being kind to yourself and try to recognise,
That there is power and beauty in embracing a sunrise.
or going for a walk, catching up with a friend,
Sometimes we just need to reset, recharge and mend.



*"Sometimes I just
need to hear
something kind -
even if it's from
myself."*

Life can feel like a lot sometimes - and that's okay. Whether you're juggling school, friendships, family stuff, or just trying to figure things out, this space is here to help you pause, breathe, and take care of you.

In this section, you'll find tools and resources to help you take care of yourself.

You're not alone - and you don't have to have it all figured out - take it one step at a time.



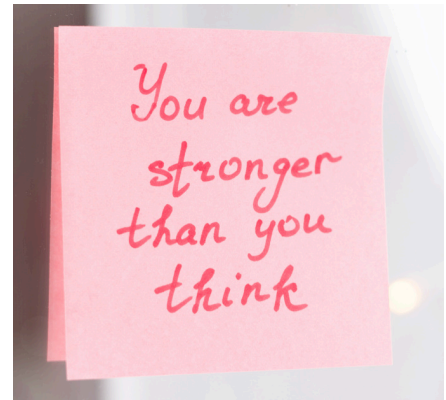
Artwork by Liv

POSITIVE AFFIRMATIONS

Positive affirmations are short, powerful statement that you repeat to yourself to encourage a positive mindset, reinforce self-belief, or motivate personal growth. It's a way to challenge negative thoughts and reframe them with constructive, empowering ones.

Some positive affirmations for teenagers can include:

- I am enough, just as I am
- I can handle whatever comes my way
- I believe in myself and my abilities
- I am proud of who I'm becoming
- I deserve happiness and success
- I learn and grow from my mistakes
- I am strong, smart, and capable
- I choose to focus on what I can control
- I am worthy of love and respect
- I am allowed to take up space and speak my mind



How to use positive affirmations:

1. Say Them in the Mirror

Start your day by looking in the mirror and saying 1–3 affirmations out loud - it might feel weird at first, but it helps build self-belief.

2. Write Them Down

Keep a journal or notebook and write your favourite affirmations each morning or night - it's a great way to reflect and stay positive.

3. Set Them as Phone Reminders

Create daily reminders with affirmations like "You've got this!" or "I am enough." so they'll pop up when you need a boost.

4. Make Art with Them

Turn your favourite affirmations into posters, doodles, or wallpapers - hang them in your room or use them as phone backgrounds.

5. Use Them During Stress

Feeling nervous before a test or social event - repeat calming affirmations like "I can handle this" or "I am calm and in control."

FEELING CALM

Feeling calm and in control can be tough, especially when school, friendships, family expectations, and social media all pile up at once. It's completely normal to feel overwhelmed sometimes - but there are ways to manage it.

Taking small steps to slow down, breathe, and focus on what you can control can make a big difference. Whether it's through mindfulness, getting outside, or simply talking to someone you trust, calming your mind is possible—even on the most stressful days.

Using a guided journaling space to help you untangle your thoughts and reflect on what matters to you can help, or taking time to control your breathing can relieve tension.

Five Finger Breathing



1. Spread out your fingers
2. Use one finger on your other hand to trace your thumb - breathe in as your finger rises, breathe out as your finger falls
3. Keep tracing your fingers until you get to your little finger, remembering to breathe in and out
4. How are you feeling? Calmer?
5. If you need to, start again

My Journal

DD/MM/YY

Something that made me smile today ...

Currently dealing with ...

Thankful for ...

Looking forward to ...

"Writing things down helped me realise I was doing better than I thought."

YOU'RE NOT ALONE

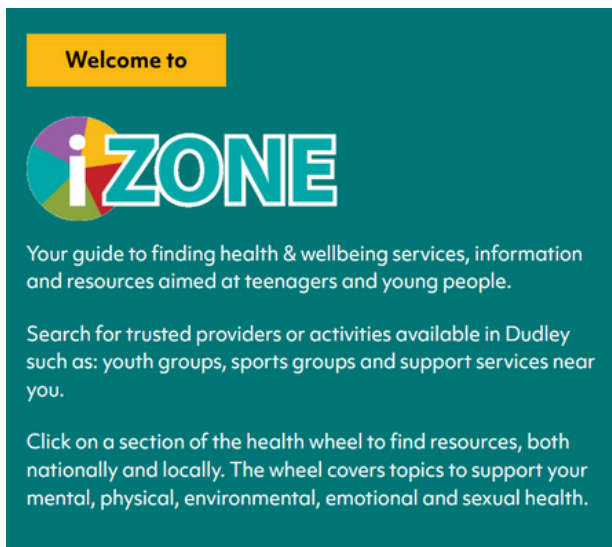
There are times in life when things get you down,
You can sometimes feel lost but there are ways to be found.
Reach out, speak up and never feel ashamed,
Of feeling like life is a little too stressed or strained.
There is plenty of help if you look you will find,
And remember to surround yourself with those who are kind.

"It's okay to not be okay - what matters is reaching out."

Everyone struggles sometimes - and that's nothing to be ashamed of. Whether you're feeling low, stressed, or just unsure where to turn, this section is here to remind you: you're not alone.

Whatever you're going through, there's support out there - and people who care.

One support resource is <https://izone.org.uk> - your go-to space for everything teens need – from study tips and career advice to fun events and real-life help, all in one cool, easy-to-use site.



Welcome to

iZONE

Your guide to finding health & wellbeing services, information and resources aimed at teenagers and young people.

Search for trusted providers or activities available in Dudley such as: youth groups, sports groups and support services near you.

Click on a section of the health wheel to find resources, both nationally and locally. The wheel covers topics to support your mental, physical, environmental, emotional and sexual health.



Artwork by Maisie

Money Talk Answers:

- **Budget:** A plan for how you'll spend and save your money - it helps you make sure you don't spend more than you earn
- **Income:** The money you earn or receive, such as from a job, student loan
- **Expenses:** The money you spend on things like shopping, bills and other purchases
- **Savings:** Money you set aside for future use
- **Interest:** Extra money you either earn on savings or have to pay when you borrow money, for example, if you take out a loan, you'll pay back the loan amount plus interest
- **Debt:** Money you owe to someone, like a loan or credit card
- **Credit card:** A card that allows you to borrow money to make purchases, that you will need to pay back by a due date otherwise you pay interest
- **Credit card balance:** The total amount you owe on your credit card
- **Credit score:** A number that shows how responsible you are with borrowing money - a higher score means you're more likely to get approved for loans and credit
- **Direct Debit:** A way to pay bills or make regular payments automatically from your bank account on a set date, so you don't miss a payment
- **Debit card:** A card linked to your bank account that takes the money directly out of your account, so you're only spending what you have
- **Loan:** Money you borrow and have to pay back, usually with interest - loans can be used for things like university tuition fees or big purchases
- **ISA (Individual Savings Account):** A type of savings account where you don't have to pay tax on the money you earn from it
- **Buy now, pay later:** A payment option that lets you buy something and pay for it later, often in instalments - missing payments can lead to fees or hurt your credit score
- **Overdraft:** When you spend more money than what's in your bank account - some banks allow this, but they may charge you fees or interest when you use an overdraft

CREATED FOR YOU BY YOUR FRIENDS
AT PEDMORE HIGH SCHOOL 😊

With help from Black Country Foodbank

