

The Missing Curriculum: What We Should've Learned About Money In School

At **Tujijenge Club**, we believe one thing is clear: money shapes our future so why don't we learn about it sooner?

Most teens graduate knowing how to write essays, memorize equations, and pass tests. But they're sent into the real world without knowing how to budget, save, invest, or use credit wisely. In fact, some students said the only thing they learned in school was how to write a check.

That's not just a missed opportunity. It's a setup.

The Reality We're Facing

As teens approach independence (part-time jobs, college, even running small businesses) they're suddenly expected to make big financial decisions with little or no training. From student loans to credit cards, many of us don't even know what we're signing up for.

One BuzzFeed reader put it perfectly:

"We should have been taught what to do when you DON'T have money — how to ask for help, how to avoid scams, how to manage debt. That would've saved me years of stress."

7 Money Lessons School Skipped That You Still Need

1. Budgeting Is a Lifesaver, Not a Buzzkill

Learning to budget helps you track where your money goes and also puts you in control. Whether you use an app or just a Google Sheet, the goal is the same: plan first, spend second.

Try the 50/30/20 rule: 50% needs, 30% wants, 20% savings and goals.

2. Credit Cards Aren't Free Money

Many teens don't learn how credit works until they've already messed it up. A strong credit score helps you rent apartments, get loans, and even land jobs. But a few missed payments or bad habits can follow you for years.

Start with a debit card. If you do get a credit card, always pay it off in full every month.

3. Student Loans Come with Interest (and Stress)

"Student loans" sound like a normal part of life but they're still debt. Teens should understand how interest adds up, how repayment works, and why the cheapest school isn't always the worst option.

Ask yourself: If I borrow this much, what will my monthly payment be after graduation?

4. Emergency Funds = Peace of Mind

Even saving a small amount each week builds a cushion. A flat tire, broken phone, or unexpected fee doesn't have to destroy your plans if you've prepared.

Open a separate savings account so you're not tempted to spend it.

5. Trend Spending Is a Trap

You don't need the newest phone or fashion drop to prove your worth. What's "cool" now might become your biggest regret later.

Ask yourself: Would I still want this if no one else saw it?

6. Saving Is a Skill and a Superpower

Saving isn't about depriving yourself. It's about building the life you want. Whether it's a new laptop or a trip, saving teaches discipline, patience, and self-control.

Start small and save a percentage of every paycheck or allowance.

7. You Don't Need to Wait to Learn About Investing

You don't need a finance degree to understand investing. Use mock trading apps or explore custodial accounts with your parents. Even small investments can grow over time.

One student shared: "I'm 32 and just started contributing to my 401(k). I wish I'd started at 20."

The Bottom Line

There's no class called *How Not to Go Broke After Graduation*. But that's exactly what young people need: real-world money skills that set them up for life.

If school won't teach them, we will.

At Tujijenge Club, we're building the financial foundation every teen deserves. Check out our content, join a workshop, or reach out with questions.

Let's build ourselves.

Let's build smarter.

Follow us on Instagram [@tujijengeclub](https://www.instagram.com/tujijengeclub) for more tips, updates, and opportunities to level up your money mindset.

Arthur Hampel

Co-CEO, Tujijenge Club

since
2024



FINANCIAL
LITERACY

since
2024