

From Lemonade Stands to Investment Plans

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We live in a “click it, and it’s at your door tomorrow” kind of world, and honestly, it’s hard not to get used to that. The downside is that long-term planning starts to feel like something we’ll deal with later. But here’s the good news: young people have something you can’t rush or replace: time.



Many young adults are focused on student loans, rent, or the newest phone upgrade, and investing doesn’t always make the priority list. The ones who do start early, though, are setting themselves up for something much bigger: long-term financial freedom. At the heart of investing early is a simple yet powerful idea: compound interest. In short, your money earns money, and then that money earns money too. Given enough time, even small, consistent contributions can grow into something significant.

For example, think about setting aside \$50 a week instead of spending it here and there. If a young adult starts doing that in their early 20s and invests it, it can grow into hundreds of thousands of dollars over time. But if they wait 10 years to start, they miss out on a huge portion of that growth. That’s the power of getting started early.

So why encourage young people to start investing early? Here are a few key reasons:

- #1) **It creates more freedom down the road:** Whether it’s retiring early, traveling, or starting a business, having a strong financial foundation gives people options and reduces the need to rely on credit when life happens.
- #2) **It builds smart money habits early:** Learning how to budget, save, and plan ahead at a young age helps reduce financial stress later on. Just like compound interest, these habits build on themselves over time.
- #3) **It’s easier than ever to get started:** With today’s technology, investing is accessible to just about anyone. Many apps allow you to begin with just a few dollars and provide tools and education along the way.

Summer also creates a great opportunity to start building these skills through youth entrepreneurship. With fewer school commitments and more flexible schedules, young people can try out small business ideas like lawn care, pet sitting, selling handmade goods, or even starting an online venture. While earning money is exciting, the real value comes from what they learn, responsibility, problem-solving, customer service, and how to manage their money.

Encouraging youth to take on these kinds of projects helps connect the dots between earning, saving, and investing. When a young person earns their own money, they’re much more likely to think about where it goes and how to make it grow. Over time, those early experiences can build confidence, independence, and a mindset that sets them up for long-term success.

At the end of the day, investing early isn’t about having a lot of money; it’s about starting where you are and giving your money time to grow. No matter your age, the best time to start was yesterday. The second-best time is today.

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