

Contest Time

Updating your space should reflect your own personal style, without breaking the bank. It's time to put your skills to the test and we want to see the results! Send us your before and after photo. Want extra bragging rights? Include the budget you gave yourself for the project, along with a picture of the receipt showing your total. Email your entry to info@claimyouryouth.com by Jan. 17, 2020.



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YOUR ROOM,

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Your room is your sanctuary; it's a safe space where you have the luxury of closing your door to work in peace, or listen to your music or have a private chat with your friends. It's your personal haven. Since you're going to be spending a lot of time in your space, you want to make sure your room is comfortable and cool. This small area is where you sleep, where you study and where you lounge with or without your friends. Unfortunately, you're not an established career person as of yet, so you have a tight budget to make things perfect.

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YOUR ROOM,

YOUR WAY.

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Let's start with the big stuff: furniture. You most likely already have a bed (or at least a mattress on the floor) and a desk (or at least a folding table). The struggling artist look isn't necessarily something you should strive to emulate, but vintage is a decent style. Your parents may have a retro nightstand or shelf stored away that you could use, but if all their old goods are still being utilized, browsing a secondhand store or garage sale is an option. You can find something old, clean it up and make it your own. Fixing an old piece of furniture may even become a weekend project to pass the time.

The most common way to update your space is to paint your room, but be careful on what color or scheme you choose. First, your parents think differently than you do. For example, they may be more concerned with the resale value of the house rather than how crazy it looks. Second, if you paint first, you may put yourself in a position where buying bedding and décor to match becomes expensive. If you find nice sheets and a comforter, then you can paint accordingly, and it will

save you some money. Or you could pick a neutral color, and then design how you want, with the ability to re-style your space later on without any big changes.

Other things that can make your room pop are throw pillows, rugs, wall decals, picture frames, bookends, candle holders and funky lamps or lampshades. Also, finding dual-purpose furniture like a pop-up ottoman goes a long way. You can store blankets or other items, rest your feet on it or use it as an extra seat for friends.

You can search sites like Pinterest or Etsy for examples of stylish affordable ideas and color schemes. However, obtaining hand-me-downs and perusing garage sales and secondhand stores are a great way to find deals. Just be wary of defective or used bedding. That might be weird. Try discount department stores like TJ Max or Ross for items you generally wouldn't purchase used.

This is your space, and you want to spend time in it, so make it comfortable and unique. Make it you.

THE TAX MAN COMETH

In your mind you want to be independent right now, but when it comes to taxes, relish in the fact that you're a dependent and enjoy it while you can. That is unless you're 19 and/or making a lot of money—welcome to the horrors of adulthood.

When you start working and really stack up the hours, you need to be aware that your wage isn't necessarily what you're going to be taking home on a paycheck. If you receive money from a company, income tax will be deducted depending on how your employer classifies you. If you're a minor, you're also taxed if:

- Unearned income (dividends and interest on savings or investment accounts) is greater than \$1,050.
- Earned income is greater than \$12,000.
- Self-employment net earnings are greater than \$400.

This tax stuff is simple, right? Why is everyone always mad at the government? Well, there are a lot of reasons why people

are mad at the government, and taxes are near the top of the list. You might hear older people sternly tell someone, "My taxes pay your salary." That's true (depending on the other person in the conversation), so learning about taxes early is important.

Just because you're a dependent now, doesn't mean you shouldn't be educated on the tax process. When your parents are filing their returns, ask if you can help with at least your portion. Also, and this is very important, when filling out your W-4, ask your parents or do your research on how to designate your employment.

Two great advice articles to check out are "Teens and Income Taxes" by Denise Witmer and "How to File Tax Returns for Minor Children" by Madison Dupaix on thebalance.com.

Taxes can get very confusing, so it's best to be informed, ask for help, learn the process and don't always be mad at the government.

SUPER IDEAS FOR THE BIG GAME

The Super Bowl is approaching and fans will tune in to see the Patriots play some other team. Is it too early to make that prediction? No matter which teams face off for the title, you can host a great party—even if school is the next day. It's always fun to celebrate, and lament, the end of the football season.

First, establish your menu. Pizza is always smart, and you can decorate your pie with toppings that match the teams' colors. Here are two arbitrary teams for the sake of an edible pizza: Cleveland Browns vs. Atlanta Falcons. Half your pizza could be ground beef and cheddar cheese, and the other could have pepperoni and black olives. Or, if the color schemes don't work out (blue teams, primarily speaking), you could make your own pizza and arrange the toppings in the shape of the team's logo—or better yet, form the dough into the shape of a football.

Other food options are Buffalo wings (spoiler alert: the Bills aren't making the Super Bowl), a nacho bar and spinach dip the shape of a field with ranch yard lines. Lastly, don't forget about desert. "Sun-days" will be a perfect complement to the meal, but also cookies that are "little footballs." If you've seen "Ace Ventura," you understand why that's funny.

Besides food and the actual Super Bowl, there's room for more fun. A free football pool square keeps everyone involved in the game. Have your guests sign up in a square for their chance to win fun and goofy prizes. A paper football tournament is another fun activity, and you can also judge the halftime show or predict which company will have the funniest commercial.

Super Bowl Sunday is the last bit of real football for seven months. Enjoy yourself.

