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**Introduction**

Money is a very tough and stressful thing to handle when it comes to young Americans. Specifically for college students, financial success can be tough if not properly handled and dealt with. My research project will show a few things young people in their 20s can do to be financially successful in a few months to their retirement days.

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**Method 1**

The first method to becoming financially successful is opening a Roth IRA account through your bank. What a Roth IRA is an individual account for your retirement. It offers tax free growth and withdrawals in retirement. You can open the account when you are older than 59. This can help young people get a head start with their retirement funds as soon as they can open their own account through a bank. With an average return rate of 6% yearly, you could become a millionaire at 65 if you start to invest when you are 20 years old.

**Method 2**

Another way to make money early on instead of waiting till your retirement days is becoming a tutor at your college or university. Becoming a tutor can open many doors to different opportunities and even make money on the side. I chatted to my Accounting professor Brian Smith who is an expert professor and accountant about this topic. He said “it’s a great way to make money and teach others about a subject you enjoy.”

**Conclusion**

Being financially independent and successful can be a challenge when it comes to the youth of our next generation. It is rarely talked about within our classrooms and even at home with parents. With these tools and resources I talked about, you can be financially successful within your future with those simple methods I showed you today. Opening up a Roth IRA can setup your late future by simply investing into an account and build compound interest to become a millionaire by 65. I also explained what you can do right now to make money on the side and benefit with someone’s learning skills as well which is to become a tutor. By using these methods though you can become financially successful in your bright future!