



Celebrate National Credit Union Youth Month

Every April, Century FCU celebrates National Credit Union Youth Month, which aims to help kids learn more about finances and saving and prepare them for a bright financial future.

Below are some tips and tricks to help young people in your life get hands-on lessons about money management and engage with financial decisions from an early age:

Set savings goals

If young people are saving for something special, they'll be more inclined to hold onto their money rather than be tempted to spend it right away. Help them identify a toy, game, or something meaningful that they want to save up for, and then help them mark their saving progress along the way.

Explain your budget

Sit down with your kids and walk through your monthly budget and how you make spending decisions, including how much to save and how much to set aside for long-term expenses like taxes.

You can get them involved by having them create their own budget and decide how much to spend on basic needs, like a mortgage and food, and how much to spend on luxuries, like a family vacation. Then review their budget with them to discuss why it's important to plan your spending regularly.

Open a youth savings account

National Credit Union Youth Month is the perfect time to open a savings account for your child and give them their first experience with managing money. At Century, we offer lower fees and competitive interest rates to help young people make the most of their money. By matching their savings, you can also help your child reach their savings milestones even faster!

Play money management games

Games like Monopoly or The Game of Life help introduce kids to finances and money management in a fun, accessible way. By giving them hands-on experience with budgeting, paying bills, and saving money, these games can lay the groundwork for good financial habits later in life.

As always, we encourage you to stop by a local branch of Century today for more financial literacy resources and tools to help you and your family make the most of your money!

