



# Tree Top Times

Newsletter for parents and their kids

Spring 2023

## April is Youth Financial Literacy Month!

### Start building good financial habits early

The earlier you begin teaching your child about managing money, the better they will be set up for healthy financial practices throughout their life. Here are some age-appropriate tips and ideas for teaching your child about finances.



#### Young Children

Beginning when your child is able to count, play games to help them learn how to identify coins and count money. Try giving your child small amounts of change to spend during a shopping trip, and remind them that saving their money in their **Oakie Super Saver Club account** is always a great option!

#### School-Aged Children

As your child gets older, start talking to them about smart shopping techniques, the difference between wants and needs, comparing prices, and watching for deals. Give them the opportunity to save up for items that they'd like to purchase for themselves with a Central One **Future Investor Certificate**. This account offers a premium rate and allows you the flexibility to continue adding funds, so you and your child can watch their savings grow!



#### Teenagers

Once your child enters their teen years, it's a good time to share how to build a strong credit history. Make sure you instill the importance of paying off any monthly balances on credit cards right away or to make regular installment payments on time to help build and maintain a good credit score that will help them into adulthood. It's also a great time to consider opening a Central One **Student Checking Account** to start practicing their money management skills, which has no monthly fees or minimum balance requirement.

# UNLEASH



**the Power of Saving  
at Your Credit Union™**

## Central One Comedy Corner

**Q:** How do dinosaurs pay their bills?

**A:** With Tyrannosaurus checks.

