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# YOUR FAMILY'S GUIDE TO A FUN AND FINANCIALLY SMART SUMMER

5.26.2026

Summer is one of the busiest and exciting time of the year for families, school is out and you have planned vacation days. Between vacations, sports, community events, camping trips, yard projects and spontaneous outings our calendars can fill up quickly. Every summer starts with big ideas for all the fun we hope to have. With so many exciting activities happening throughout the season it can be easy to overschedule your time and overspend without realizing it. A little planning ahead can help your family enjoy more of the moments that matter most while keeping your finances manageable and your summer less stressful.



Before summer gets busy, take some time to sit down together as a family and discuss what everyone wants to do. Create a list of: family trips or weekend getaways, kids' camps, community events, yard or home projects and activities your family consider a "must do". Once everything is written down, work together to decide what fits your family's schedule and budget realistically. Some activities may be priorities, while others make become "maybe later" plans. Having these conversations early can help avoid overcommitting your time and finances.

Creating a summer calendar is one of the easiest ways to stay organized. Either digitally or paper a shared calendar can help your family keep track of events/activities, avoid double booking weekends and plan travel and downtime.

You can also coordinate work schedules between parents and youth that are working summer jobs.

Many summer activities come with registration fees, admission costs, fuel expenses, food costs or accommodation costs. Planning ahead gives you a better picture of what your summer may realistically cost and allows you to spread expenses out over time.

It's also important to have some flexibility in your plans and budget. This can help with reducing financial stress.

When planning outings, look for small ways to cut back on costs where possible. This can help put some money towards other activities. Some things you can do: pack a picnic or snacks instead of dining out, set spending limits, look for discounts, carpool with family/friends, look for low cost or local activities.

### Simple Summer Budgeting Tips

- Define “Must Do” from “Nice to Do”
  - Focus your budget on activities your family values most.
- Plan ahead for larger expenses
  - If you know vacations, camps, or sport fees are coming up, planning early can help reduce financial pressure later.
- Set a weekly spending goal
  - A weekly budget can help you keep spending on track
- Leave room for flexibility
  - Unexpected opportunities and expenses happen. A small financial buffer can go a long way.
- Keep summer simple
  - Summer should be fun and enjoyable, not stressful. Choose plans that fit your family lifestyle and financial goals.



Let's make this the best summer yet! A fun and busy summer is achievable while still keeping yourself in budget and prepared for fall and winter.

At Stoughton Credit Union we are proud to support local families through every season of life. Whether you planning your summer bucket list, saving for a family getaway later in the year or just looking to stay financially organized we are here to help.

To help families stay organized this summer, we have also created July and August planning calendars that can be used to track activities, events, budgeting, travel plans, and important reminders.

Use the calendars to:

- Keep track of family activities
- Plan vacations and summer events
- Estimate expenses and spending
- Coordinate schedules
- Stay organized throughout the busy summer months

Whether you prefer planning digitally or writing everything down by hand, having a visual plan can help make summer feel more manageable and less stressful.

Here's to a safe, fun and financially smart summer!



# July 2026

Plan your summer activities, track expenses, and stay organized all season long.

## BUDGET TRACKER

### EXPENSES

- Fuel and travel costs
- Entertainment/Activities
- Yard Maintenance
- Dining out and treats
- Admission/Registration Costs

| Monday | Tuesday | Wednesday | Thursday | Friday | Saturday | Sunday |
|--------|---------|-----------|----------|--------|----------|--------|
|        |         | 1         | 2        | 3      | 4        | 5      |
| 6      | 7       | 8         | 9        | 10     | 11       | 12     |
| 13     | 14      | 15        | 16       | 17     | 18       | 19     |
| 20     | 21      | 22        | 23       | 24     | 25       | 26     |
| 27     | 28      | 29        | 30       | 31     |          |        |

SUMMER ACTIVITY \_\_\_\_\_ COST \_\_\_\_\_

EXPENSE \_\_\_\_\_

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**BUDGET** \_\_\_\_\_

SUMMER ACTIVITY \_\_\_\_\_ COST \_\_\_\_\_

EXPENSE \_\_\_\_\_

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**BUDGET** \_\_\_\_\_

SUMMER ACTIVITY \_\_\_\_\_ COST \_\_\_\_\_

EXPENSE \_\_\_\_\_

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**BUDGET** \_\_\_\_\_

SUMMER ACTIVITY \_\_\_\_\_ COST \_\_\_\_\_

EXPENSE \_\_\_\_\_

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**BUDGET** \_\_\_\_\_



### EXTRA NOTES

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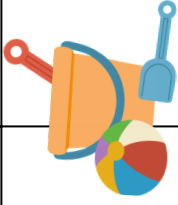

# August 2026

Plan your summer activities, track expenses, and stay organized all season long.

## EXPENSES

- Fuel and travel costs
- Entertainment/Activities
- Yard Maintenance
- Dining out and treats
- Admission/Registration Costs

## BUDGET TRACKER

| Monday | Tuesday | Wednesday   | Thursday | Friday | Saturday  | Sunday  |
|--------|---------|---|----------|--------|---|---|
|        |         |   |          |        |   |   |
|        |         |    |          |        |   |   |
| 3      | 4       | 5   | 6        | 7      | 8   | 9   |
|        |         |   |          |        |   |    |
| 10     | 11      | 12  | 13       | 14     | 15  | 16  |
|        |         |   |          |        |  |   |
| 17     | 18      | 19  | 20       | 21     | 22  | 23  |
|        |         |   |          |        |   |   |
| 24     | 25      | 26  | 27       | 28     | 29  | 30  |
|        |         |  |          |        |   |   |
| 31     |         |   |          |        |   |  |

## EXTRA NOTES

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SUMMER ACTIVITY \_\_\_\_\_ COST \_\_\_\_\_

EXPENSE \_\_\_\_\_

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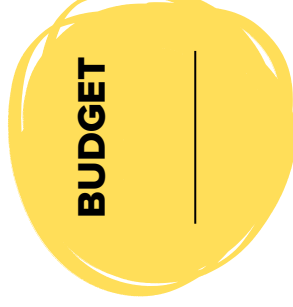


SUMMER ACTIVITY \_\_\_\_\_

EXPENSE \_\_\_\_\_ COST \_\_\_\_\_

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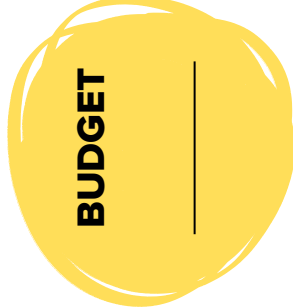


SUMMER ACTIVITY \_\_\_\_\_

EXPENSE \_\_\_\_\_ COST \_\_\_\_\_

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SUMMER ACTIVITY \_\_\_\_\_

EXPENSE \_\_\_\_\_ COST \_\_\_\_\_

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