

# Family Fun Financial Activities

## Learning Together

Make learning about money a family activity!

Here are a few fun ideas to try together:

**Family Savings Challenge:** Set a family savings goal for something fun, like a vacation or new TV. Have each family member contribute to the savings jar!

**Monopoly Night:** Games like Monopoly or The Game of Life can teach kids about budgeting, spending, and saving.

**Visit the Credit Union Together:** Bring your kids along when you visit Stoughton Credit Union. Let them see how transactions work and explain the services we offer.

# How Stoughton Credit Union Can Help

## Tools for a Financially Smart Future

At Stoughton Credit Union, we offer a variety of services to help kids and families with financial education, including:

**Youth Accounts:** Designed to help children and teens learn to manage their money responsibly.

**Savings Programs:** Flexible options that encourage saving early and often.

**Workshops & Resources:** Financial literacy workshops and online resources to help your family make smart financial choices.

**Ready to start your child’s financial journey?**  
**Visit Stoughton Credit Union today to open a Youth Savings Account or speak with one of our member representatives.**



# Make Financial Literacy a Family Priority!

Your family’s financial future starts today. Let’s build healthy habits together!

## Reach Us Here :

Stoughton Branch

(306) 457-2443

304 Main St.  
Box 420  
Stoughton, SK  
S0G 4T0

Kisbey Branch

(306) 462-2220

115 Main St.  
Box 250  
Kisbey, SK  
S0C 1L0



SCAN HERE  
TO VISIT OUR WEBSITE



# START EARLY, START SMART!

- FINANCIAL LITERACY MONTH -

## Financial Literacy Tips for the Whole Family



Learn how to teach your kids the value of money —because it’s never too early to start building good financial habits!

# Why Financial Literacy Matters for Kids

## 01. Build Essential Life Skills Early

Teaching children about money from a young age equips them with critical financial skills they'll use throughout life.

## 02. Prepare for a Strong Financial Future

Starting early helps children understand saving, budgeting, and smart spending, setting them up for long-term financial success.

## 03. Develop Smart Money Habits

Early financial education encourages children to make informed decisions about managing money, giving them a solid foundation for the future.



At Stoughton Credit Union, we're here to support your family's financial journey. This guide offers simple, practical ways to teach kids about money and start building healthy financial habits together.

## Money Basics for Young Kids (Ages 3-7)

### Start with the Simple Stuff

#### What to Teach:

**What Money Is:** Coins and bills represent different amounts of money.

**Saving vs. Spending:** Help kids understand that money can be used for immediate purchases or saved for something special.

#### Hands-on Tips:

Use a piggy bank or a small savings jar to teach them how to save for a toy or treat.

Encourage them to sort coins into different categories (e.g., nickels, dimes, quarters).

#### Activity Suggestion:

Have your child set a savings goal for a small item, like a toy. As they add to their savings, they can see how close they are to reaching their goal.

## Managing Money for School-Aged Kids (Ages 8-12)

### Building Smart Habits

#### What to Teach:

**Earning Money:** Introduce the idea of earning money through chores, an allowance, or small jobs.

**Budgeting Basics:** Help them understand how to allocate their money—some for spending, some for saving, and maybe even some for giving to charity.

#### Hands-on Tips:

Create a spend-save-give system where kids divide their allowance into three jars or envelopes.

Let them make decisions on spending so they start to understand the value of choices.

#### Activity Suggestion:

Involve your child in family budgeting for simple things like grocery shopping. Give them a small amount of money to spend within the family budget, so they learn to compare prices and make choices.

## Financial Independence for Teens (Ages 13-18)

### Ready for Real-World Decisions

#### What to Teach:

**Bank Accounts:** Show them how to open and manage a Youth Savings Account or checking account.

**Needs vs. Wants:** Help teens differentiate between essential expenses (like school supplies) and discretionary spending (like entertainment).

**Credit and Debt:** Introduce the concept of borrowing money and paying it back responsibly.

#### Hands-on Tips:

Encourage teens to track their spending using apps or a simple spreadsheet.

Talk to them about interest and how their money can grow over time with a savings account.

#### Activity Suggestion:

Have your teen research a big purchase (like a smartphone or gaming console) and compare prices. They can create a savings plan to work toward buying it, including setting aside money from a part-time job.

