



A little luck is fun — but a smart plan is better. This March, **Commonwealth Credit Union** is helping families teach kids how to build a simple budget that keeps their money from disappearing like magic. With a hands-on, pot-of-gold activity, kids learn how to plan, prioritize, save, and give — all while having fun.

3 WAYS TO TEACH KIDS SMART BUDGETING HABITS

- 1. Give Every Dollar a Job.** Help kids understand that money works best when it has a plan. Budgets help decide what to spend, save, and share — before the money is gone.
- 2. Talk About Needs vs. Wants.** Ask: “Which things do we need every month, and which are just for fun?” This simple conversation builds awareness without pressure.
- 3. Make Saving and Giving Part of the Plan.** Budgets aren’t just about spending. Including savings and giving helps kids see money as a tool for goals and generosity.



THIS MONTH'S ACTIVITY: FOLLOW THE RAINBOW TO A SMART BUDGET

In this interactive printable, kids will:

- ✻ Help Lenny the Leprechaun budget 100 gold coins
- 💰 Divide money into six key budget categories
- ✍ Practice math skills and reflect on their choices
- 🕒 Navigate a fun “Find the Gold” maze that reinforces smart decisions



Download the printable [HERE](#) or pick one up at your local **Commonwealth Credit Union** branch.

FEATURED ARTICLE: “THE 20 MOST EXPENSIVE SPORTS FOR KIDS”

From equipment to travel fees, youth sports costs can sneak up on families. This article breaks down what parents can expect to spend and why budgeting early helps families stay in control.

Read the article [HERE](#)



Did you know? Kids with youth accounts build smarter money habits — and even tend to do better in school! Stop by one of our locations to open a youth account today!

Open a youth account [HERE](#).