



It's Credit Union Youth Month, and we're celebrating by helping families build confidence around borrowing.

This month, **Commonwealth Credit Union** is exploring how lending works — and how tools like credit cards, car loans, and student loans can be used wisely to support future goals.

3 WAYS TO START TEACHING KIDS ABOUT LENDING

- **Borrowing Has a Cost.** When you borrow money, you repay it — plus interest. Even young kids can understand: “If you borrow 10, you may pay back 12.”
- **Loans Should Have a Purpose.** A home, education, or reliable car can help build a strong future. Teach kids to ask: Is this helping me move forward?
- **Read the Fine Print.** Interest rates, terms, and fees shape the total cost. Understanding the fine print builds lifelong financial confidence.



THIS MONTH'S ACTIVITY: DIVE INTO LENDING

In this interactive deep-sea adventure, kids will:

- 🐟 Explore real-world loans like credit cards and auto loans
- 👉 Spot risky lending traps in Loan Shark Lagoon
- 📊 Learn how interest works in simple, clear terms



Download the **Dive Into Lending Adventure Map** [HERE](#) or pick one up at your local **Commonwealth Credit Union branch**.

WATCH THE DIVE INTO LENDING VIDEO SERIES

Short, kid-friendly animated videos bring each stop of the adventure to life — helping kids learn concepts like interest, APR, and loan types.

Watch the video series [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.](#)