

# MY FIRST NEST EGG YOUTH CORNER | SEPTEMBER 2026



September is **National Preparedness Month**, and at **Commonwealth Credit Union**, we're helping families discover that being prepared isn't just about emergency kits—it's also about being ready for life's unexpected expenses.

This month's printable helps kids explore preparedness while introducing an important money lesson: planning ahead and saving for surprises.

## 3 WAYS TO TEACH KIDS FINANCIAL PREPAREDNESS

1. **Ask "What If?" Questions.** "What if the car needed repairs?" or "What if the family pet got sick?" These conversations help kids understand why planning ahead matters.
2. **Start an Emergency Savings Habit.** Explain that families save a little over time so they're prepared when unexpected expenses happen. Even small savings can make a big difference.
3. **Practice Everyday Preparedness.** Packing a backpack the night before, making a checklist, or helping plan meals all teach responsibility and confidence.



## THIS MONTH'S ACTIVITY: PREPARED OR NOT? CAN YOU SPOT THE 10 DIFFERENCES?



Kids will compare two families and spot ten differences that show what it means to be prepared. On the back, they'll complete a Preparedness Challenge and talk about why emergency savings help families handle life's surprises.

Download the printable [HERE](#)

## FEATURED ARTICLE: BACK-TO-SCHOOL DOESN'T NEED TO BE AN EMERGENCY SPEND

Back-to-school shopping doesn't have to break the budget. Check out our latest tips and tricks to make back to school a bit more manageable.

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.](#)**