



At **Commonwealth Credit Union**, we're helping families teach kids how to use money safely and responsibly. One important tool many kids begin using is a **debit card**, which makes spending easy—but also requires smart habits.

### 3 WAYS TO TEACH KIDS SMART DEBIT CARD HABITS

1. **Talk About Keeping PINs Private.** Explain that a PIN is like a secret password that protects their money and should never be shared with friends.
2. **Help Them Track Spending.** Remind kids that a debit card uses the money in their account. Watching balances together can help them learn to spend only what they have.
3. **Discuss Safe ATM Use.** Encourage kids to use your financial institution's ATMs when possible and talk about how to avoid unnecessary fees.



### THIS MONTH'S ACTIVITY: DEBIT CARD MAZE

Kids can test their money skills by navigating the Debit Card Maze, making smart choices along the way. If they choose wisely, they'll reach the Safe Spending Zone!

**Join the Fun:** Pick up your **Debit Card Maze** activity at the branch or download it here: [Click Here](#)

### THIS MONTH'S ARTICLE: HOW ONLINE PAYMENTS WORK

From one-click checkout to social media shopping, spending money today can feel almost invisible. In this article, families learn how digital payments influence spending, and simple ways to slow down and make smarter choices online.

**Read the article [HERE](#) to continue the conversation about smart spending at home.**

**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.](#)**