



This month, **Commonwealth Credit Union** and My First Nest Egg are helping families spot the small, everyday purchases that quietly drain kids' allowance. From snacks to subscriptions, this month's activity helps kids see where their money is really going.

## 3 TIPS FOR TEACHING KIDS ABOUT SNEAKY SPENDING

- 1. Make the Small Stuff Big.** A \$5 snack doesn't feel like much — until kids see what it costs over a whole year.
- 2. Connect Choices to Goals.** Ask: "If you didn't buy this, what could you save for instead?" Big-picture thinking clicks fast.
- 3. Focus on Choice, Not Restriction.** Help kids pick one or two treats or subscriptions to cut back on — and celebrate the savings they create.



## THIS MONTH'S ACTIVITY: SWEET SUBSCRIPTIONS

This Valentine's-themed printable helps kids:



- ♥ Track snacks, treats, and subscriptions
- 📊 See what small purchases cost over time
- 🎯 Choose a savings goal they're excited about

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

## FEATURED ARTICLE: HOW TO TEACH KIDS ACCOUNTABILITY

This article helps parents teach kids how everyday choices, including spending, lead to real outcomes and learning moments.

**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.](#)**