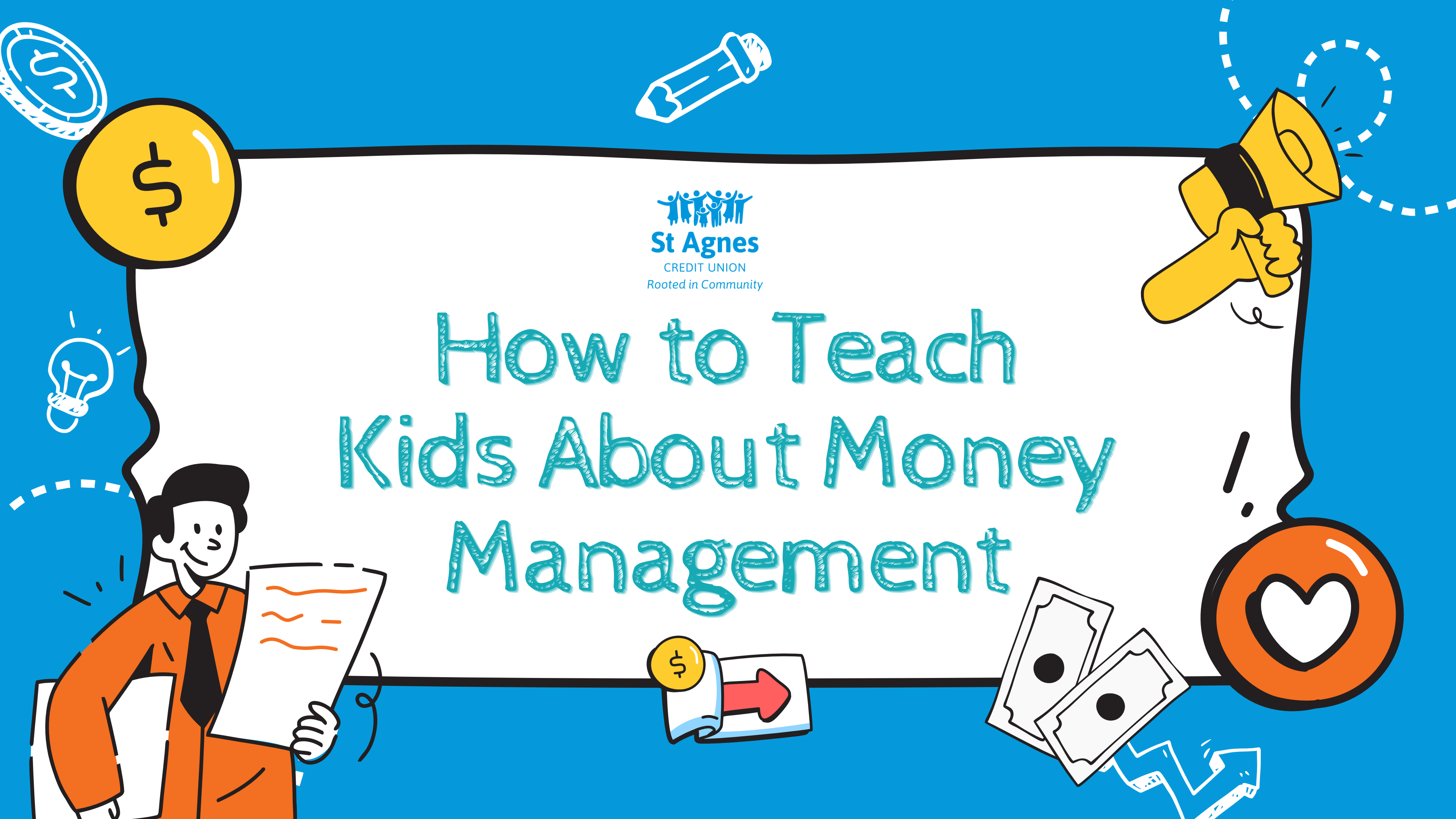




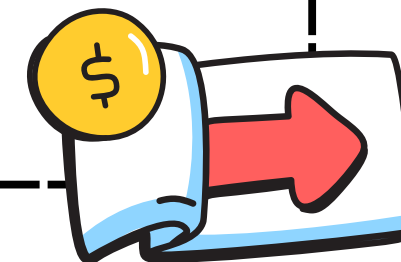
How to Teach Kids About Money Management





Start Early

Introduce basic concepts about money and its value from an early age. Use everyday situations like shopping or saving allowance to explain money management

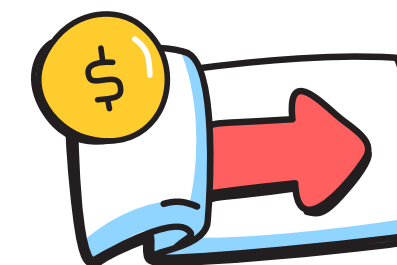




Use Allowances



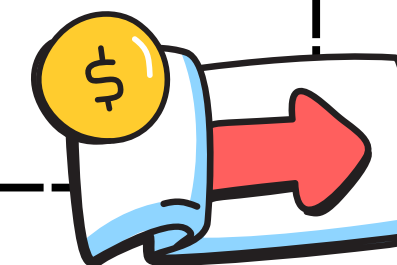
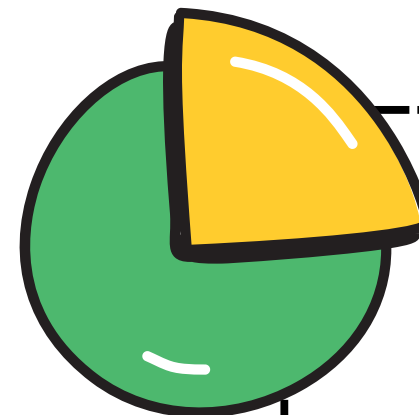
Give children an allowance to teach them budgeting and saving. Encourage them to allocate money for spending, saving, and sharing (charity)





Set Savings Goals

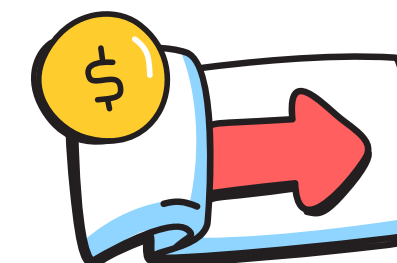
Help kids set achievable savings goals, such as saving for a toy or a special outing. Teach them the importance of patience and delayed gratification





Discuss Needs vs. Wants

Teach children to differentiate between needs (essential items) and wants (non-essential items). Encourage them to prioritise spending on needs before wants





Involve Them in Budgeting

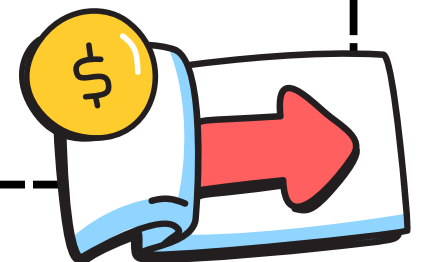
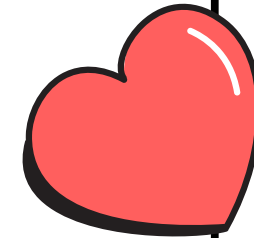
Involve older children in family budget discussions. Show them how to track expenses, plan for future purchases, and make informed financial decisions





Introduce Banking

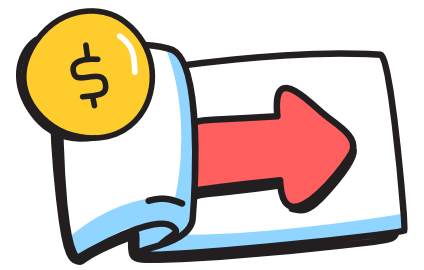
Open a savings account in the Credit Union for your child to teach them about banking, interest, and the importance of saving money in a secure place. Show them how to deposit and withdraw money

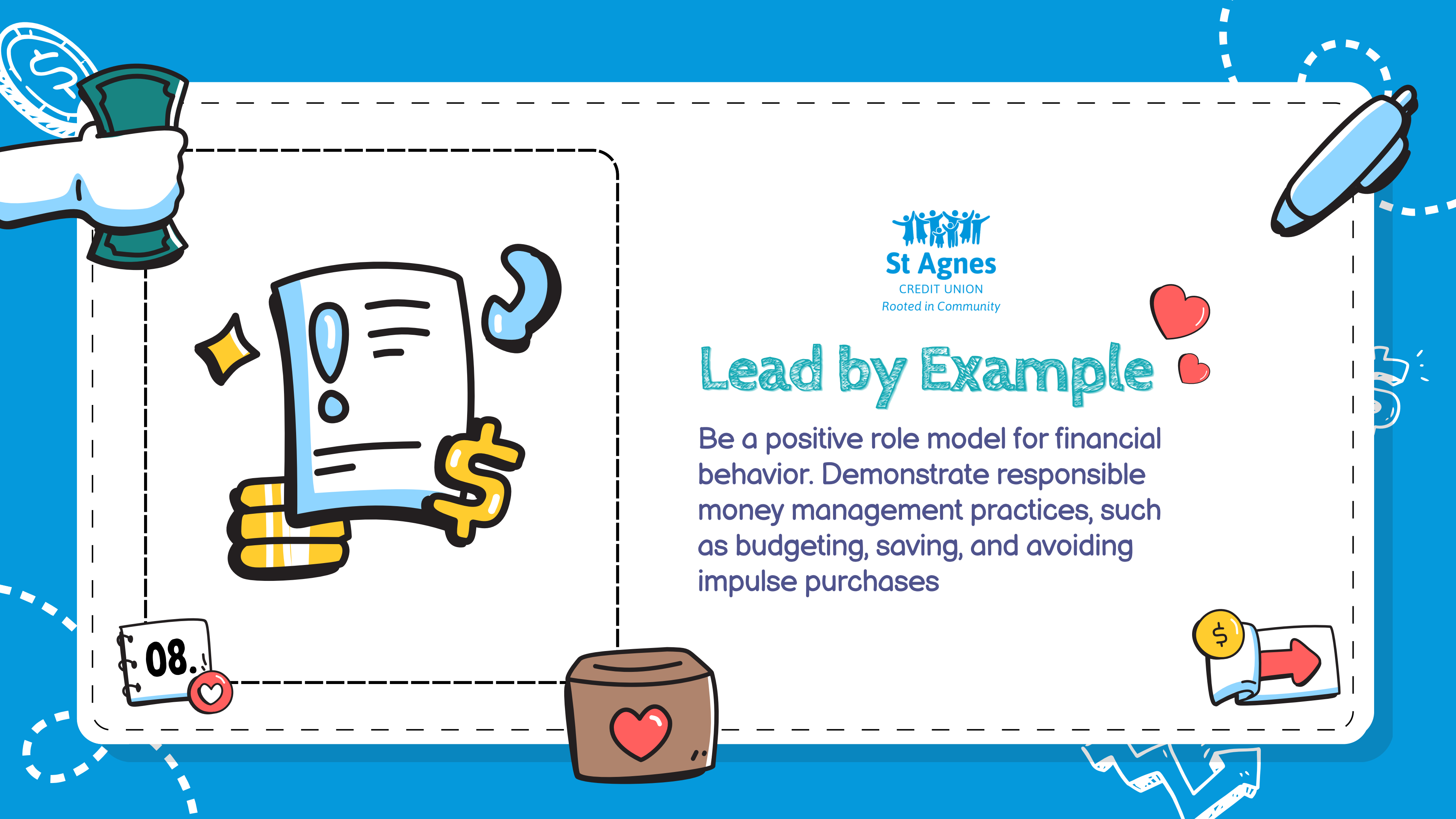




Teach Smart Shopping

Teach kids about comparing prices, finding discounts, and making responsible purchasing decisions. Discuss the value of shopping around before making a purchase





St Agnes

CREDIT UNION
Rooted in Community

Lead by Example

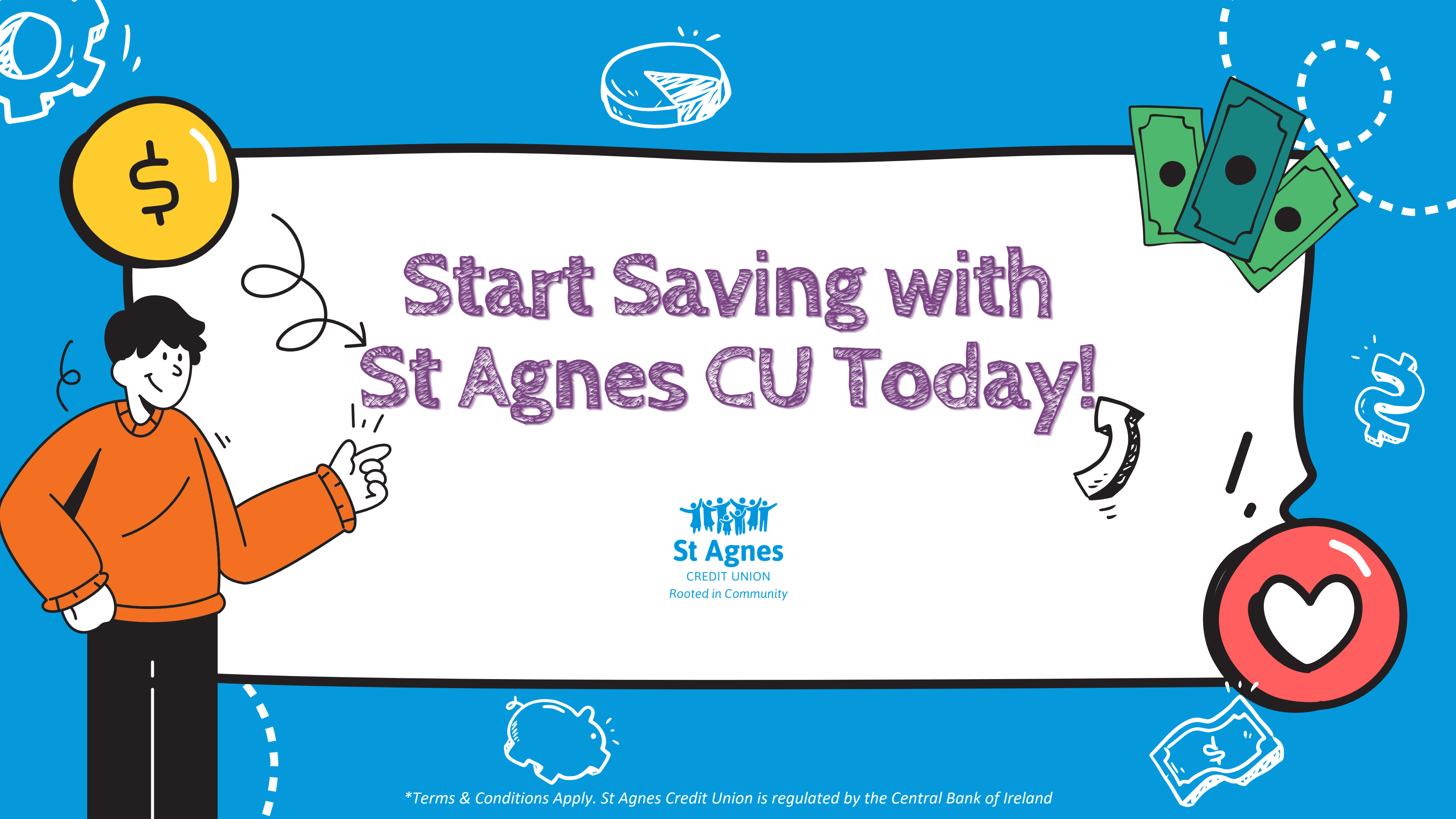
Be a positive role model for financial behavior. Demonstrate responsible money management practices, such as budgeting, saving, and avoiding impulse purchases

Open a St Agnes CU Junior Account

In the case of children's accounts we require a copy of the child's birth certificate or passport together with proof of address of the parent(s) where the child is currently residing. We also require official proof of the child's PPS Number.



**Terms & Conditions Apply. St Agnes Credit Union is regulated by the Central Bank of Ireland*



Start Saving with St Agnes CU Today!



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