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Tips for helping your child learn to manage their money





Start Young

Lit's never too early to introduce the concepts of earning, spending, saving and investing to your child. Talk to them about what money is, and help them appreciate its value by relating it to topics they can understand at their age. Young children will enjoy playing with fake money; older children will feel empowered by earning an allowance.

7 Plan a Visit to Your Bank

We encourage customers to bring their child with them to our branches to learn about managing money. Bring your child in to meet our team—we are happy to answer questions and help your child get a better understanding of what banks do, and how they can safeguard their money by keeping it in our FDIC institution.

4 Help Them Establish a Budget

Keeping track of expenses is the first step in managing a budget. Help your child by setting up a chart, spreadsheet, or signing up for an online tool. Our Internet Banking features our Money Management tool, which makes managing budgets simple! Having your child take ownership of expenses (e.g. paying their own portion of the cell phone and car insurance bills) is a great way to help them understand how to establish a monthly budget.



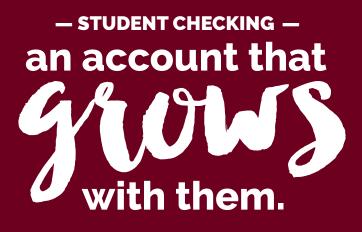
5 Help Them Open Their First Account

A first bank account, much like a first job, is a rite of passage for teens. When your child is ready to move beyond the piggy bank, guide them through the process. Our Student Checking account is designed just for teens and young adults. It comes with many great features to make banking easy and accessible on the go. **See the back page for details**.

5 Set Goals

5 Talk to your child about setting savings goals. They can start small with short-term goals (e.g. they can set money aside for a new video game or cell phone), and gradually set larger goals as they get older (e.g. saving for a new car).





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