

Sharpen Your Savings Skills

Learning to save money takes practice. By saving, you can spend money on what's important to you—whether that's a new video game, a trip to the movies, a used car, or even a college education.

Let's get started:

Elementary School:

- Ask your parents to help you open your own savings account at the credit union. Keep track of how much money you put in and take out. That way you can see how close you are to meeting your savings goal.
- If you're saving up for something special, like a new bike or toy, hang a picture of it on the wall. This will remind you of your savings goal every day until you reach it.

Middle School:

- Ask your parents if you can plan a family event, like a trip to the zoo or an afternoon at a waterpark. List all the things that will cost money—like tickets, food, and souvenirs. Set a budget, and encourage everyone to stick to it when the big day arrives.
- Make a list of things you want to spend your money on. Put the list in order, starting with the things you want the most. This will help you figure out what you *really* want to save up for.

High School:

- Consider taking on a part-time job. Earning your own money can help you save for big goals, like car or college expenses.
- Talk to your parents about opening a checking account at the credit union. Learn how to use a debit card responsibly and track transactions. Those skills will come in handy when you leave home.

Stop into Connections Credit Union for more great ideas on how to sharpen your savings and money skills.

