



This month, **Timberland Federal 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 Timberland Federal 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](#)



Looking for a **FREE** chore, allowance, and financial education app?

Download our award winning My First Nest Egg program using code: **[TFCU](#)**. Follow us on [social handle] for more tips and tools.

Open a youth account **[HERE](#)**.