



Stay Financially Fit in 2014!



Take the first step NOW in helping to teach your child how to manage money by opening a youth account!

Kirby Club Accounts

The Kirby Club is a savings program just for kids. Children ages 0-12 can become a member of the Kirby Club. There is no minimum balance to open the account and we offer lots of fun prizes and activities.

eXtreme Teen Accounts

There is a \$5 minimum balance to get you started. The eXtreme Teen Account offers several services designed specifically for teens such as: customized website, youth checking account, first car loans and credit-builder loans.



Check out our series on ways you and your family can Stay Financially Fit in 2014. Watch for monthly emails that include tips that will help you improve your financial well-being in 2014.

Tip #8 - Teach Your Child How To Be A Smarter Back-To-School Shopper



School will be starting up in just a couple of weeks and it's time to start back-to-school shopping! Take the opportunity to teach your child some great financial lessons during that annual shopping trip.

Here are a few tips to get you started:

1. **Create a budget together** - Sit down with your child to create a back-to-school budget. Let them know exactly how much money can be spent. Stick to only the essential purchases, which requires us to determine needs vs. wants.
2. **Determine needs vs. wants** - Discuss the difference between a "need" (a \$25 Target back pack) and a "want" (a \$50 Nike back pack). Discuss whether the increase in price is worth it. Explain that purchasing the more expensive item means that they will have to cut back in other areas.
3. **Comparison shop** - Encourage your kids to look through the ads for sales, clip coupons and compare prices between stores. This will help curb impulse buys and encourage your child to become a savvy shopper.
4. **Share the savings** - If your child does a great job and comes in under budget, put the money they saved in a savings account for something fun.

With a little planning, this year's back-to-school shopping experience can be a great way to spend quality time with your child, while also teaching a few valuable life lessons.

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