SAVE SMALL. DREAM BIG. at your credit union™

Did you know...

The more you learn about good money habits a young age, the more likely you are to make smart decisions later in life?

Saving and budgeting often go hand in hand, but what exactly is a personal budget?

A personal budget simply tracks your money in versus money out. Having a budget is a great tool to help you spend less and save more.

Ready to start saving and budgeting?

Here are some tips to start today:

DESIGNATE A SAVINGS SPACE!

Whether it be in a piggy bank or in a FORUM Credit Union Youth Account, start with a designated savings place to watch your money grow.

STICK TO A SAVINGS GOAL AND COME UP WITH A BUDGETING PLAN.

Do you receive an allowance or have a part-time job? Try using the 50% spend, 40% save and 10% share budget goals.

UNDERSTAND THE DIFFERENCE BETWEEN NEEDS AND WANTS.

Buy what you really need before spending money on the things you want. Make a list of items needed before heading out the door.

Flip over for games!

FORUM® CREDIT UNION

Budgeting Activity

Can you afford it?

BUDGET: $12.00



PRICE: $10.75

YES NO

BUDGET: $50.00



PRICE: $60.00

YES NO

BUDGET: $25.00



PRICE: $19.99

YES NO

BUDGET: $22.00



PRICE: $20.00

YES NO

BUDGET: $125.00



PRICE: $200.00

YES NO

BUDGET: $3.00



PRICE: $5.00

YES NO







H O K W V E P D J V H M H U G
J M P I P J V I S P R O U T S
K S J J E M M T F M T D P H F
D Y V Q L H U K O S V S N P U
W O S D N Z O M O N E Y H L S
D U P H W L E A R N Y Y K P P
S T N L P Z S S G U C G W K E
G H S F U D S H A R E A P Z N
O M S X Y D J S B W Q E S T D
A B K I M D S W L T X Q G H S
L U S X T H A F O R U M Y G A
S F C R E D I T U N I O N K V
L W K Q C U Y A F N O F S P E
P W Z P L V E C N I J I Q S W
P I T G H F W T K B U D G E T

Saving can be fun, too!

Find these important words about saving.

CREDIT UNION	BUDGET
SPEND	MONEY
LEARN	CASH
SPROUT	YOUTH
SHARE	GOALS
FORUM	SAVE

FORUM® CREDIT UNION