

Think *Pink* Money Basics



Smart money starts here. From saving to spending, this one-pager breaks down the essentials—CCCU-style.

**YOUR GO-TO GUIDE
FOR EVERYDAY
MONEY TERMS**

Budget Challenge: Spend or Save?

You've got \$20. Pick two things to "buy" and total them up—then decide if saving the rest is worth it.

Game: \$10 Book: \$8 Music: \$8
 Pizza: \$6 Boba: \$5

What I Bought: _____

Total Spent: _____ **Left to Save:** _____

Now you have a choice: Keep what you picked, or put it back and save up for something even bigger once you earn more.

What would you save for instead?

Great job, you just set a savings goal!



Lesson: Budgeting helps you spend and save smarter, so you can make money choices that feel good now and later!



Debit Card: A card you use to buy things using money from your bank account—kind of like digital cash in your pocket.



Credit Card: A card that lets you borrow money to pay for things now. You have to pay it back later, usually with extra fees called interest.



Savings Goal: Something you're working toward—like a new bike, concert tickets, or college.



Budget: A plan for how you'll use your money—what to spend now, what to save for later, and how to make it all work.



Interest: Extra money the bank gives you for keeping savings in your account—yep, your money can grow on its own!



Deposit: Adding money to your account, like birthday cash, allowance, or a paycheck from your first job.



Withdrawal: Spending money from your account or taking out cash—just make sure you've got enough to cover it.



PIN (Personal Identification Number): A secret code you use with your debit card. It keeps your account safe and makes sure only you can use it.



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