

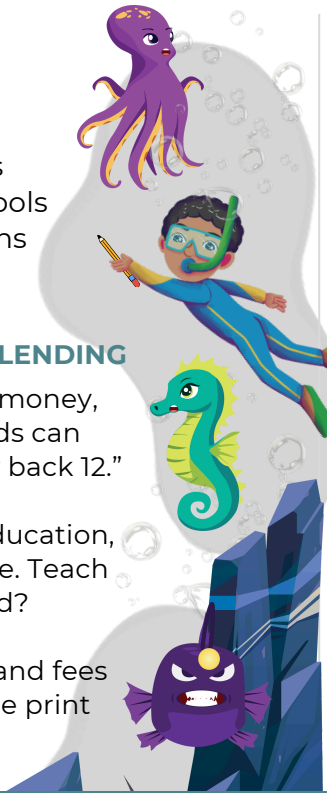


It's Credit Union Youth Month, and we're celebrating by helping families build confidence around borrowing.

This month, Arizona Central Credit Union is exploring how lending works — and how tools like credit cards, car loans, and student loans can be used wisely to support future goals.

### 3 WAYS TO START TEACHING KIDS ABOUT LENDING

- **Borrowing Has a Cost.** When you borrow money, you repay it — plus interest. Even young kids can understand: “If you borrow 10, you may pay back 12.”
- **Loans Should Have a Purpose.** A home, education, or reliable car can help build a strong future. Teach kids to ask: Is this helping me move forward?
- **Read the Fine Print.** Interest rates, terms, and fees shape the total cost. Understanding the fine print builds lifelong financial confidence.



### THIS MONTH'S ACTIVITY: DIVE INTO LENDING

In this interactive deep-sea adventure, kids will:

- 🐟 Explore real-world loans like credit cards and auto loans
- 👉 Spot risky lending traps in Loan Shark Lagoon
- 📊 Learn how interest works in simple, clear terms



Download the Dive Into Lending Adventure Map [HERE](#) or pick one up at your local Arizona Central Credit Union branch.

### WATCH THE DIVE INTO LENDING VIDEO SERIES

Short, kid-friendly animated videos bring each step of the adventure to life — helping kids learn concepts like interest, APR, and loan types.

Watch the video series [HERE](#)

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

Download our award winning My First Nest Egg program using code: [AZCCU](#)

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Open a youth account [HERE](#).