



## April is Financial Literacy Month



Financial literacy is something you learn by doing.

Start now to teach your children and grandchildren about finance with information from FDIC.

[Money Smart News for Kids | FDIC.gov](https://www.fdic.gov/consumer-resource-center/money-smart-news-kids)

(Also available in Spanish)

Visit:

<https://www.fdic.gov/consumer-resource-center/money-smart-news-kids>



## Saving for the Unexpected and Your Future

### Questions to ask yourself now

Saving for emergencies, retirement, or other expenses can seem difficult, but there are some strategies that can make it easier. Saving can start with identifying your savings goals, finding unnecessary expenses to cut, and deciding where to put your savings.

*Start by asking yourself some of these questions.*

Do I have savings goals?

How can I spend less?

Am I saving money on a regular basis?

Do I have an emergency savings fund?

Where should I put my savings & how much risk will I take?

Am I saving enough for retirement?

More information for each of these questions is available from the FDIC Consumer Resources Center:

<https://www.fdic.gov/consumer-resource-center/2025-01/saving-unexpected-and-your-future>



## Financial Literacy and Education Commission

The Financial Literacy and Education Commission was established under the Fair and Accurate Credit Transactions Act of 2003. The Commission was tasked to develop a [national financial education web site \(MyMoney.gov\)](https://www.mymoney.gov) and a national strategy on financial education. It is chaired by the Secretary of the Treasury and the vice chair is the Director of the Bureau of Consumer Financial Protection. The Commission is coordinated by the Department of the Treasury's Office of Consumer Policy.

Learn more:

<https://www.mymoney.gov/for-youth>

<https://www.mymoney.gov/mymoney-resources/youth>



## Money as You Grow: Help for parents and caregivers

No need to be a money expert—the tips and activities here can help your children's money skills, habits, and attitudes grow.

Source: Consumer Financial Protection Bureau  
(Also available in Spanish)

### Build your child's money skills

See if your child is reaching age-appropriate money milestones. Then, find activities and conversation starters that can keep your child on track.

- Young children
- School-age children to preteens
- Teens to young adults

Learn More:

<https://www.consumerfinance.gov/consumer-tools/money-as-you-grow/>

## Looking to buy a new or newer vehicle?

Auto Loan Rates as low as 5.74% APR

[Apply Now](#)

Consumer Loan Application - Fidelity State Bank Topeka



## Earth Day is celebrated annually on April 22nd



The theme for Earth Day 2025 is **OUR POWER, OUR PLANET**, inviting everyone around the globe to unite behind renewable energy, and to triple the global generation of clean electricity by 2030.

**How?** Join Earth Action Day, encouraging all to take action—educate, advocate, and mobilize. Pledge an Earth Action on social media. Attend/plan/register a local event. Integrate Earth Day lessons into your curricula. Donate to support our efforts. Below you'll find resources (plus quizzes, fact sheets, articles and more) to help you take action this Earth Day, April 22nd, and every day.

Learn more at: [Earthday.org/earth-day-2025/](https://Earthday.org/earth-day-2025/)

**Dream Project?**

Make it happen with a **Home Equity Loan from Fidelity State Bank**

Call **Debbie Orr**  
**785-295-2100**



Fidelity State Bank  
& Trust Co.



**Main Bank**  
600 S. Kansas Avenue  
Topeka KS 66603  
785-295-2100



**Westridge Location**  
5926 SW 21st Street  
Topeka KS 66604  
785-228-8440

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