CIVISTA® BANK

5 Money Conversations to Have with Your Teen *This School Year*

Five short talks — about one a month — that turn a year of effortless spending into the start of real saving. No finance degree required.

WHO THIS IS FOR Parents of 16- and 17-year-olds heading back to high school — who want their teen to learn to save, not just spend, in the years before they leave home.

A new school year is a fresh start — and one of your last to shape how your teen handles money.

WHY NOW · THE PROBLEM, AND WE GET IT

Your teen doesn't need a job to be moving money. Allowance, birthday cash, splitting a pizza, an in-game purchase, a streaming subscription — it's flowing every week, almost all of it through an app that makes spending effortless and teaches nothing else. So here's the quiet worry a lot of parents share heading into the school year: my kid is learning to spend, but no one is teaching them to save.

We know what it feels like to want your teen to gain independence without just handing them a money app and hoping for the best. We're a local bank that has helped families get their kids started for generations — and the good news is that the parents who feel most settled about it didn't lecture more. They just had a few short, honest conversations, at the right moments.

The habits your teen builds at 16 are the ones they carry to 26.

For a 16- or 17-year-old, this is one of the last full years under your roof — a runway to practice with money while you're still right there to help. Miss it, and the default wins: spending becomes the only money skill they've ever really used. The frustrating part is that none of this is your teen's fault — the tools in their pocket were built to keep money moving out, never to help any of it stay.

Here's the relief: you don't need a finance degree or a big sit-down "money talk." You need five short conversations, spread across the school year, each tied to a moment that's already happening. Have these, give your teen a real place to practice, and saving becomes something they just do.

THE PACE

About one conversation a month

THE TRIGGER

Each tied to a real moment

BY SPRING

All five are second nature

THE FIVE CONVERSATIONS

For each one: when to bring it up, how to start it, and the habit it builds. Aim for one a month — by spring, all five are second nature.

01 “Pay yourself first.”

WHEN TO BRING IT UP

Right at the start of the school year, or the next time money lands — allowance, a gift, a first paycheck.

HOW TO START IT

> “Before you spend any of this, let’s move a little into savings — even a small, fixed slice every time. Want to pick the percentage together?” (Many families start around 10–20%.)

THE HABIT IT BUILDS: Saving becomes the first thing your teen does with money, not whatever happens to be left over — because whatever’s left is usually nothing.

02 “Need it, or just want it right now?”

The next time your teen wants to buy something on the spot — a hoodie, an app upgrade, takeout with friends.

HOW TO START IT

> “No judgment — is this a need, or a want you could plan for? Let’s wait 24 hours and see if you still want it.” Then let them decide.

THE HABIT IT BUILDS: Your teen learns to pause and choose instead of tapping on impulse. The 24-hour wait is the whole lesson — and most of the time the want quietly fades.

03 “What are you actually saving for?”

WHEN TO BRING IT UP

When your teen mentions something they wish they had — a car, a concert, a trip, a better laptop.

HOW TO START IT

> “That’s a great goal. What would it take to save for it? Let’s write down the number and check it together.”

THE HABIT IT BUILDS: Saving stops being a vague chore and becomes visible progress toward something they named. A goal with a number is what keeps the habit going after you stop reminding them.

04 “Where does your money actually go?”

WHEN TO BRING IT UP

When a subscription renews, a paycheck stub shows up, or they’re surprised the balance is lower than they thought.

HOW TO START IT

> “Let’s look at where it’s actually going this month — the subscriptions, the small stuff, the taxes if you’re working. Some of this adds up faster than it feels.”

THE HABIT IT BUILDS: Your teen sees that small, repeating spends add up — and that the number they earn isn’t all spending money. Awareness comes before control.

05 "Where should your money live?"

WHEN TO BRING IT UP

Any time it becomes clear everything is sitting in one spending app, with savings and spending blurred together.

HOW TO START IT

> "If it's all in one place, the saving kind of disappears. Let's keep spending money and savings in two different spots — in a real bank — so you can actually see your savings grow."

THE HABIT IT BUILDS: Your teen learns that a real bank — with checking and savings kept separate — makes saving visible and real, in a way a single all-in-one app never will.

WHAT'S AT STAKE

Have these five this school year, while you're still right there to help.

For each one: when to bring it up, how to start it, and the habit it builds. Aim for one a month — by spring, all five are second nature.

SKIP THEM

The default wins: a young adult who knows how to tap to spend but never learned to save — with only an app, and no real bank or person, behind them.

HAVE THEM

You get the opposite: a confident young adult who manages and saves their own money — built with you alongside, and a local bank that knows them by name.

THE NEXT STEP

Give your teen a real place to practice.

Here's the simplest way to make every one of these conversations stick. The habits you talk about this school year need somewhere real to live — not another all-in-one app, but a real account at a bank your family can walk into.

AN ALL-IN-ONE

Keeps spending and saving in one blur — and quietly teaches that money is simply for spending.

NEXGEN CHECKING & SAVINGS ACCOUNTS

Keeps checking and savings **separate, with you as joint owner** — so saving is something your teen can actually see.

Meet

Civista's NexGen Checking & Savings *— where the habits land.*

- A **real, local bank** — not just an app
- **Checking + savings,** paired
- **You as joint owner**
- **FDIC-insured,** for ages 16–24

Open a NexGen Account

Or **talk to a local banker** about getting your teen started

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