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April is a month of fresh starts. As spring arrives and we begin cleaning out closets and garages, it's also the perfect time to do a little financial "spring cleaning." April is recognized as National Financial Literacy Month, a reminder to pause, check in, and make sure your money habits are working for you, not against you.

This national effort, started by the National Endowment for Financial Education and recognized by the U.S. Senate, focuses on helping individuals and families build skills around budgeting, saving, and planning ahead. While that can sound overwhelming, it really comes down to taking small, manageable steps.



If you've ever caught yourself wondering, "Where did all my money go this month?", you're not alone. A great place to start is simply becoming more aware. Take a week and track your spending. Look for small areas where expenses may have crept up. Those little insights can go a long way. From there, think about what matters most to you and your family right now. Maybe it's building an emergency fund, paying down a bill, or setting aside money for something you're looking forward to. Goals don't have to be big to be meaningful; they just need to be clear.

And don't forget—this is something the whole family can be part of. Whether it's talking with kids about needs versus wants or helping teens practice budgeting, these everyday moments can build lifelong skills.

A Few quick Tips to try this April:

- ❑ **Do a 10-minute money check-in each week.**
Set a timer, review your account balances, and glance at recent transactions. Small, consistent check-ins prevent bigger problems later.
- ❑ **Try a "no-spend weekend."**
Challenge yourself (or your family) to avoid unnecessary spending for a couple of days. It's a simple way to reset habits and get creative with what you already have.
- ❑ **Automate something.**
Whether it's savings, bill pay, or transfers, automation helps take the guesswork out of staying on track.
- ❑ **Rename your savings accounts.**
Instead of "Savings," try "Emergency Fund," "Family Vacation," or "New Tires." Clear names can make goals feel more real and motivating.
- ❑ **Check your credit report.**
Annual reviews can help you spot errors or signs of identity theft early.

There are also some great, trusted resources available if you want to dig a little deeper. Tools from MyMoney.gov and the Federal Deposit Insurance Corporation offer simple, reliable information you can use at your own pace. Financial Awareness Month isn't about having everything figured out. It's about taking a little time to review, reset, and refocus. If you're not sure where to start or would like some guidance, your local Extension office is always here as a resource.

For more information, please contact Community Vitality Agent **Amanda Clasen** at any Southwind District office or at amclasen@ksu.edu.