

# Cadet Savers

NEWSLETTER

Q1 | Winter 2026

**Hi, Cadet Savers!** Winter has arrived!  
Let's welcome the snow, hot cocoa, warm mittens, and a season full of giving! As we enter the holidays, it's the perfect time to think about generosity, gratitude, and smart saving.

## A message from Penny:

"Many of you may be getting new toys and gifts this season, how exciting!

But remember, sharing what we no longer use can bring joy to someone else. When we give toys a new home, we help another kid smile like it's brand new again!"



## Mission: *Giving + Gratitude*

### Toy Refresh Challenge:

- Pick 3 toys you don't play with anymore
- Ask a grown-up if they can be donated
- Make space for new treasures this winter
- Helping others feels AWESOME!

This is what community is all about: caring, giving, and helping others feel included during a special time of year.

### Mini Money Lesson:

#### *"Spend, Save, Share" Snowflakes*

Winter is a great time to grow your financial superpowers!

You're growing into a smart saver, choose one idea for each snowflake and draw or write inside:

**Spend:**

Something small & fun

**Save:**

For something or big for the future

**Share:**

Help someone else have a great holiday

**Cadet Tip:** Every time you practice saving, spending, or sharing, you level-up your money skills. Little choices now make a big difference later!

### Note to Parents: Real-World Experience Matters

Giving kids real opportunities to make spending and saving decisions builds lifelong money confidence.

#### Invite your Cadet Saver to:

- Pay with cash at checkout
- Compare prices while shopping
- Count change or track savings at home



Over time, these small experiences flex their "money muscles." Financial confidence grows through real-world practice.

# Activity Corner: Build-A-Snowman Cut-Out

Winter is the best time for creativity — and saving!

**Objective:** Color the pieces below, cut them out (or ask for help from a grown-up) and build your very own snowman! You can glue the pieces on paper, hang them up on the fridge, or keep building new snowmen all winter long.



Finished Example

