

Cadet Savers

NEWSLETTER

Q3 | SUMMER 2026



Penny's Sunshine Savings Jar

Hello again, Cadet Savers! Ready for another summer challenge? Let's save up for something special!

What Is a Savings Goal? A savings goal is something you want to buy or do in the future. Saving a little at a time helps you reach it!

Step 1: Pick Your Goal: Choose something fun like a toy, a trip for ice cream, or a day at the pool.

Step 2: Set Your Amount: Decide how much money you need to reach your goal.

Step 3: Create Your Jar: Decorate a jar with drawings or stickers that show your goal. This makes saving fun!

Step 4: Add Money Each Week: Earn money by helping at home or doing small jobs. Add a little to your jar each time.

Step 5: Track Your Progress: Watch your savings grow! You can count your money or mark your progress with stickers.

Step 6: Reach Your Goal and Celebrate: When your jar is full, you did it! Enjoy your reward and feel proud of your hard work.

Every coin you save brings you closer to your goal. Keep saving, Cadet Saver!

Hats Off to Our Coloring Contest Winners

A big round of applause to this year's Cadet Savers who showed off their creativity in our Youth Month Coloring Contest! We loved seeing all your colorful creations.

Here are the winners for each age group:

Ages 0–5: Maybelle D.

Ages 6–9: Skylar H.

Ages 10–12: Justin C.

Each winner received a \$100 deposit into their youth savings account. Way to go!



Thank you to everyone who participated. We can't wait to see what you create next year. Keep coloring, keep saving.



Penny's Playground

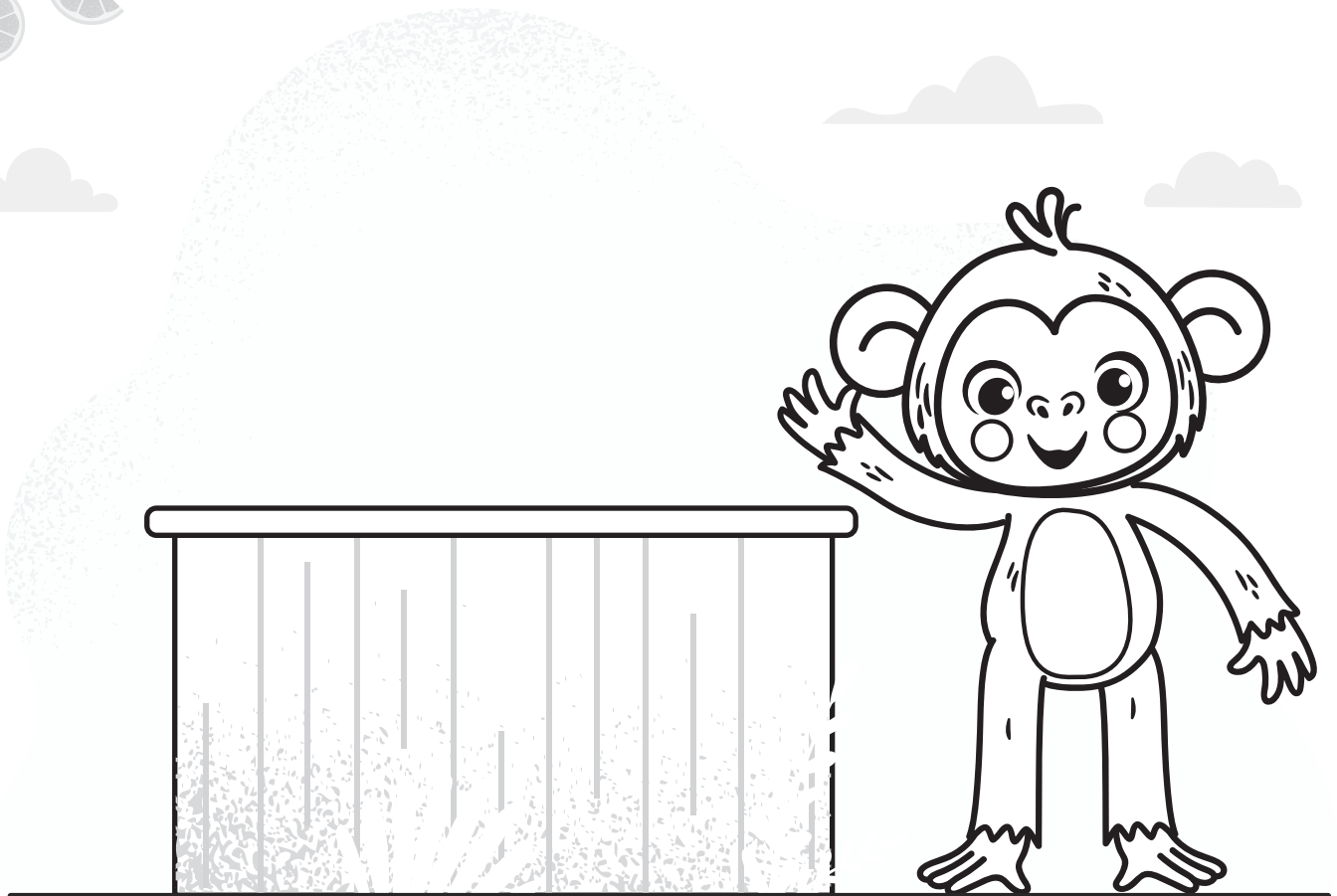


Design Your Lemonade Stand! Help Penny build a smart summer business!

Penny the Monkey wants to open the best lemonade stand in town—but she needs your help! Use your creativity and smart money thinking to design a stand that will attract customers and help her earn money.

Instructions:

Draw and design your lemonade stand using the ideas below. Think about what will make people stop, smile, and buy!



Build Your Stand:

Can you include these in your design?

- A bright sign with your stand's name
- A price for each cup of lemonade
- Decorations to attract customers (colors, drawings, or fun shapes)
- A spot to keep your money safe
- A menu or list of what you're selling

Smart Money Choices:

Circle or draw what you would do:

- A. Set a fair price so people want to buy
- B. Save some of the money you earn
- C. Spend money only on what you need
- D. Keep track of how much you make
- E. Find ways to make your stand stand out

Bonus Challenge

What would make your lemonade stand extra special? Add one creative idea—like music, a special flavor, or a fun theme!