

### HAPPY NEW YEAR -Save a Bunch This Year

Happy 2021, Cadet Saver! I hope you and your family had a wonderful and safe holiday season! Are you as excited for 2021 as I am? A new year is always a great time to start fresh and create plans and goals for what you'd like to achieve over the next 12 months. One of my favorite things to do at the start of a new year is to make a savings plan for myself and set a



savings goal for the year. That way I can see how I'm doing throughout the year and how close I am to reaching my goal! It's fun!

You can use my savings tree on the back page to fill in your savings goal and track your progress each month. Good luck & happy saving, Cadet Saver!

New Year's Resolutions

It's also important to set goals for yourself for the new year that are about growing as a person! And it always helps to write your goals down so you can see how you're doing throughout the year. At the start of a new year, we call these goals New Year's Resolutions! Write yours down below.

This year I v	ant to:			
This year I a	m going to	start:		
This year I a	m going to	learn		
	in going to	100111		



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COLD	ł	H	Μ	S	C	R	B	C	0
FROST	(	K	V	B	0	0	Q	Α	A
ICE		I	Ε	F	L	S	Ε	R	Т
IGLOO	2	Z	S	Q	D	Т	0	F	W
SCARF		Ε	C	Т	Q	Y	K	W	L
SNOW	)	0	0	L	G	1	W	Q	V
WINTER		N	R	Ε	Т	Ν	1	W	H
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#### GOAL \$ December Ŝ November Ś October Ŝ September Ś August \$ July \$ June S May <mark>\$</mark> April **\$** March \$ February \$ January 💲

# Sav<mark>e a *Bunch* in 2021</mark>

Use my favorite tree to track how much you save each month in 2021. Cut along the dotted line and hang it up!

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