

Cadet Savers

NEWSLETTER

Q1 | Winter 2024

Hi, Cadet Savers! It's me Penny wishing you a happy New Year! This year, let's embark on a journey of Smart Spending – it's just as important as saving!

Penny's Smart Spending Tips:

- Needs vs. Wants:** Before you buy something, ask yourself, "Do I really need this, or do I just want it?" If it's a need, go for it. If it's a want, think about if it's worth it.
- Budget Buddy:** Create a simple budget for your pocket money. Decide how much you'll spend, save, and maybe even donate.
- Quality Over Quantity:** Sometimes, it's better to buy one thing that's good quality and will last longer, rather than lots of cheaper things that won't last.
- Research & Compare:** Before buying something big, do your research. Compare prices and read reviews. You'll be amazed at what you can learn!
- Delay the Purchase:** If you see something you really want, wait a week before you buy it. If you still want it after a week, it might be worth it.

Your 2024 Smart Spending Challenge:

Here's a fun challenge! Each month, try to save a little bit by making smart spending choices. At the end of the month, jot down what you saved and how you did it. You'll be surprised at how much you can save by spending smartly!

Remember, Cadet Savers:

Smart spending is a superpower! It helps you save money, make good choices, and even helps the planet by reducing waste. Let's make 2024 a year of smart, fun, and responsible spending.

Ready, Set, GROW in 2024

This year, let's focus on learning new skills and having fun while doing it. Are you ready for an adventure in growth?

Penny's Challenge: Learn Something New!

2024 is all about exploring new hobbies and skills. Here's a fun way to track your progress:

My 2024 Skill Tracker:

This year, I want to explore: (Write a hobby or skill you're curious about)

First step I'll take: (What's the first thing you'll do to start?)

By mid-2024, I hope to: (Set a mid-year goal for your new skill)

End of 2024 Goal: (What do you hope to achieve by the year's end?)



Share Your Adventures!

As you learn and grow, we'd love to see your progress! Draw a picture or write a story about your new skill and send it to us. We might share your adventure in our next newsletter!

Penny's Playground



SMART SPENDING WORD SEARCH

Words can be found in any direction (including diagonals) and cannot overlap each other.
Use the word bank below.

W	S	G	N	I	V	A	S	F	V
I	T	G	N	I	D	N	E	P	S
N	E	H	T	W	O	R	G	G	G
T	G	J	Q	U	T	C	O	X	W
E	D	I	C	A	P	A	F	S	A
R	U	I	O	G	L	W	N	S	R
U	B	C	R	S	G	O	P	L	M
T	R	A	M	S	W	A	K	D	J
Q	R	E	S	E	A	R	C	H	R
V	W	T	E	D	A	C	U	J	D

Word Bank

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|-------------|----------|-------------|------------|
| 1. smart | 2. goals | 3. growth | 4. budget |
| 5. research | 6. cadet | 7. spending | 8. savings |

Can you spot any extra winter words?

