

Cadet Savers

NEWSLETTER

Q1 | WINTER 2023

Hi Cadet Saver!

**I hope you enjoyed the holidays
with your family.**

Are you excited about 2023? One of my favorite things to do at the start of a new year is to create a savings plan and set goals for the year. That way I can see how I'm doing throughout the year and see how close I am to reaching my goal. It's fun!

Wondering how to get started? Here's what I do - I make a list of all the things I might need money for in the next year, like a new bike or a birthday present for my sister. Next, I guess how much each of those things may cost and add them up so I have a number to aim for at the end of the year. Last but not least, I decide how much money I need to save each month in order to reach that goal. For example, if \$20 would get me there, then I'd save that amount each month.

You can set your savings goal on the back of this newsletter - hang it up in your room so you can see how you're doing this year. Good luck and happy savings in 2023!

Set Personal Goals This Year

It is also important to set goals for growing as a person! Lots of people find it helpful to write their goals down so they can see how they are doing throughout the year. At the start of a new year, we call these goals New Year's Resolutions! Give it a try - write yours down below:

This year I want to: _____

This year I'm going to start: _____

This year I'm going to learn: _____

It will be a great 2023 if: _____



AdvanZ
CREDIT UNION

AdvanzCU.org
800.288.5228

Penny's
Playground

Penny's Playground

MONEY FUN

Get to know your coins by doing rubbings of the front and back of each coin.

Put a coin underneath your paper and rub lightly with a pencil until the image comes through, just like this:



NOW YOU TRY!

Cut this out and color it in as you hit your goals to track your savings progress this year!

GOAL: _____

