

Cadet Savers

NEWSLETTER

Q1 | Winter 2025

Hi, Cadet Savers! Happy New Year! Can you believe it's already 2025? This year, let's take on a brand-new mission: becoming Budgeting Heroes! Budgeting is all about giving your money a plan so you can save for what matters, spend wisely, and even share with others.

What's Budgeting?

Budgeting is like building a game plan for your money—it tells your dollars where to go. With a great budget, you can make your dreams (and goals!) come true.

Penny's Budgeting Tips for 2025:

- **Sort It Out:** Divide your money into three parts: spend, save, and share. It's a simple way to keep your goals on track.
- **Set a Goal:** What's something fun you'd like to save for this year? Maybe a toy, a game, or an adventure? Write it down and start saving!
- **Keep a Log:** Use a journal or a special chart to track your savings and spending. Watching your progress grow is so exciting!
- **Pause Before You Purchase:** When you want to buy something, ask yourself, "Do I have enough saved? Will I still want this next week?"
- **Celebrate the Wins:** Reaching a savings goal or sticking to your budget deserves a high-five (or a fun treat)!

Your 2025 Budgeting Challenge:

This year, create a simple budget and try to stick to it. Each month, write down what you saved and how you spent your money wisely. At the end of the year, you'll see just how much your budgeting superpowers have grown!

Remember, Cadet Savers:

Budgeting is a skill that will help you for years to come. By planning ahead, you'll be ready to save for the things you love, share with those in need, and spend smartly. Let's make 2025 the year we become unstoppable Budgeting Heroes!

Blast Off into 2025!

This year, let's focus on exploring and achieving exciting goals! Are you ready to soar to new heights and discover all the amazing things you can do?

Penny's 2025 Mission: Aim High!

2025 is the perfect year to dream big and reach for the stars. Here's a fun activity to guide you on your journey:



My 2025 Goal Rocket:

Big Dream: What's one big goal you'd love to achieve this year? (Draw or write it below!)

Launch Pad: What's the first small step you'll take to get started?

Halfway Checkpoint: By the middle of 2025, what do you hope to have done?

Mission Accomplished: By the end of the year, what will your achievement look like?



Share Your Space Adventure!

As you work toward your goals, we'd love to hear about it! Draw a picture of your journey, write about your experience, or snap a photo of your progress. Share it with us, and you could be featured in our next newsletter!

Remember, Cadet Savers: Every big achievement starts with a small step. Let's make 2025 the year we blast off into new adventures and exciting challenges!

Penny's Playground

Start

Make a Plan

Compare Prices

Wait Before You Buy

Needs vs. Wants

Earn and Save

Finish

Your bright financial future awaits!

Smart Spending Ski Slope Game

Help Penny navigate down the mountain! As you make your way down, take note of the spending tips you encounter.

