

# Cadet Savers

NEWSLETTER

Q3 | SUMMER 2024

## Penny's Summer Savings Adventure

*Hi, Cadet Saver!* It's Penny the Monkey, and I'm here with some fun summer savings tips. With the sun bright and days long, it's a great time to save your bananas—I mean, money!

**Set a Sunny Goal:** Think about something special you want to save for this summer. Maybe a new pool toy, a day out, or a cool game. Draw it, hang it up, and let it remind you of your savings goal!

**Dive Into Saving:** Every coin is like a drop of water in a bucket—soon, you'll have a full splash! If you get \$10 allowance, try saving \$2 each week. Even small amounts add up!

**Make It a Game:** Saving can be fun, like a game of hide and seek. Make a chart and fill a square for every dollar saved. Or start a savings race with friends to see who reaches their goal first.

**Earn a Little Extra:** Summer is perfect for earning extra money. Help around the house, like watering plants or washing the car, and add a little more to your savings!

**Spend Wisely:** When spending, think of it as choosing the perfect ice cream flavor. Is it what you really want? Sometimes waiting helps you decide if it's truly important.

**Your Adventure Awaits:** At summer's end, see how much you've saved. You might be surprised that you can afford that special item you wanted—or even more! Saving teaches you patience and smart decision-making, skills cooler than a giant scoop of ice cream.

Remember, Cadet Savers, every penny counts on your journey to becoming a financial superhero. Have fun saving this summer!

Stay Cool,

*Penny*

## Congratulations to our Coloring Contest Winners!

A big congratulations to the following Cadet Savers for winning our annual Youth Month coloring contest:



**E. Skaggs** (age 0-5)



**Ju. Cottner** (age 6-9)



**Ja. Cottner** (age 10-12)

All winners were contacted and awarded with a \$100 deposit into their youth account. Stay tuned for next year's coloring contest, and happy saving all year long!



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*Penny's  
Playground*

# Penny's Playground

## Penny's Money Maze: Help Penny Find Her Savings!

### Get Ready to Navigate:

Cadet Savers, Penny the Monkey needs your help! She's been saving all her coins for a special summer treat, but she's misplaced her savings jar somewhere in the maze. Can you guide her through the twists and turns to find her savings?

### How to Play:

1. **Start at the Entrance:** Begin at the designated start point of the maze.
2. **Follow the Path:** Guide Penny through the maze, choosing paths that lead towards the savings jar.
3. **Collect Money Facts:** At each icon or image, read the money tip or fact aloud. Write down or remember the tip to learn how to be smart with money.
4. **Reach the Goal:** Help Penny find her savings jar. Once you reach it, you've completed the maze!

**Start**

**Smart Spending:**  
Compare prices and look for good deals when buying something.

**Needs vs. Wants:**  
Ask yourself if something is a need (like school supplies) or a want (like a video game) before you decide to buy it!

**Budget Basics:**  
Create a simple budget to track income from allowances and expenses.

**Every Coin Counts!**  
Even saving small amounts adds up to big money over time.

**Be Patient:**  
When you get money as a gift, put some in your savings jar — it will grow over time!

**Saving Goals:**  
Set small saving goals, like saving for a toy or a book, and track progress.

**End**

**Piggy banks** are often shaped like pigs because, in old English, "pygg" was a type of clay used to make jars that held money.