

Cadet Savers

NEWSLETTER

Q3 | SUMMER 2025

Penny's Treasure Hunt: Learning to Budget

Hello, Cadet Savers! Penny the Monkey here with a fun way to be smart with your money this summer. We're going on a treasure hunt—not for gold, but for a special skill called budgeting!

What Is a Budget? A budget is like a treasure map. It helps you plan how to use your money by deciding how much to save, spend, and even share. When you follow your map, you can reach your money goals.

Step 1: Count Your Coins Start by collecting all the money you have. This could be from your allowance or chores. Count it up so you know how much treasure you have.

Step 2: Plan Your Budget Think about what you want to do with your money. Use the Save, Spend, Share rule:

- **Spend:** For fun things like a toy or treat
- **Save:** For something big later, like a game or bike
- **Share:** For helping others or giving a gift

Decide how much to put in each group and write it down.

Step 3: Follow Your Plan When you get more money, try to stick to your plan. Saving a little each week adds up. You'll feel great when you reach your goal.

Step 4: Celebrate If you followed your budget, give yourself a cheer. You're learning how to make smart choices with your money.

Keep going, Cadet Saver. Every good budget brings you closer to your treasure!

Your pal,
Penny

Hats Off to Our Coloring Contest Winners

A big round of applause to this year's Cadet Savers who showed off their creativity in our Youth Month Coloring Contest! We loved seeing all your colorful creations.

Here are the winners for each age group:

Ages 0–5: Evelyn S.

Ages 6–9: Isabella W.

Ages 10–12: Jaxon H.

Each winner received a \$100 deposit into their youth savings account. Way to go!



Thank you to everyone who participated. We can't wait to see what you create next year. Keep coloring, keep saving,

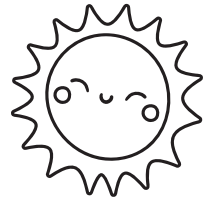


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Penny's
Playground

Penny's Playground



Money Match-Up! Help Penny pack for a smart summer!

Penny the Monkey is heading out on a summer adventure—but she can't bring everything! Help her make smart money choices by matching each item to the right money-saving action.

Instructions:

Draw a line from each item on the left to the smart money habit it belongs to on the right.



What Penny Might Pack

Smart Money Habit

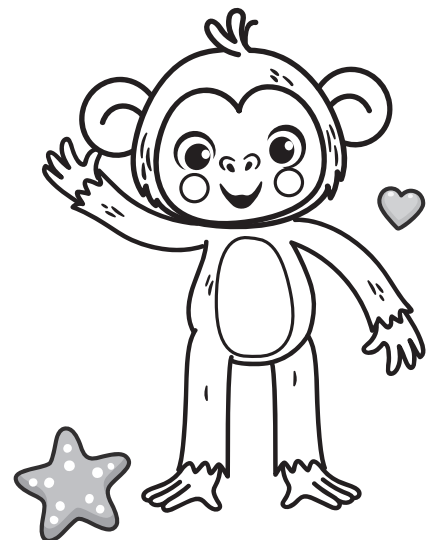
1. A piggy bank
2. A lemonade stand
3. A list of things she needs
4. A handful of coins
5. A chart with sticker stars

- A. Make a budget or plan
- B. Save a little each week
- C. Track your savings progress
- D. Save in a safe place
- E. Find ways to earn extra money



Bonus Challenge:

Can you draw something you would save for this summer? Think of a toy, a trip, or something fun. Add it to Penny's adventure backpack!



Answers: 1:B, 2:E, 3:A, 4:D, 5:C