

Cadet Savers

NEWSLETTER

Q4 | FALL 2025

Hello, Cadet Saver! It's Penny the Monkey here, ready to go bananas about fall savings! Can you hear the crunch of the leaves and smell the yummy treats? That means it's fall, and I've got a brand-new savings adventure just for you! We're setting a goal and watching it grow!

Set a Goal, Watch It Grow!

Did you know?

Saving isn't just about money—it's about learning to set goals, make a plan, and stick with it. Whether you're saving coins, time, energy, or kindness, you're growing strong money-smart habits that last a lifetime!

Penny the Monkey wants to know:

What are YOU working toward?

Is it a new toy, a special gift for someone else, or a goal to help at home more often? Let's make a plan together!

Step 1: Pick Your Goal

What do you want to work toward or save for?

I'm working toward:

Here are some fun examples:

- A new book or toy
- Helping someone with a surprise
- Earning screen time
- Donating items to someone in need
- Saving for a fun family day

Step 2: Make a Simple Plan

What can you do to get closer to your goal?

- ✓ I can help with chores
- ✓ I can skip a small treat and put that money in my savings jar
- ✓ I can do kind things for others
- ✓ I can put change I find in my "Cadet Saver Jar"

Now write your plan:

I will

I will do this times a week for weeks

My goal date is:

Step 3: Track Your Progress

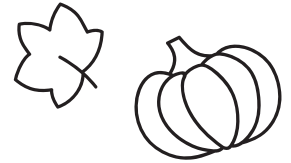
Color in a section of the jar every time you take a step toward your goal—whether it's saving money, helping someone, or making a kind choice. When the jar is full, you've reached your goal!



Celebrate & Share!

When you reach your goal, tell a grown-up and celebrate your achievement. Want to be featured in Penny's newsletter? Have an adult tag us @AdvanzCU with #CadetSaverGoals or email your story!

Penny's Playground



Financial Words Decoder:

Learn how credit unions like Advanz™ work
—one smart word at a time!

☐

1. SITNREET

☐

2. PESTDOI

☐

3. TONACCU

☐

4. LONA

☐

6. GCHKENCI

☐

5. TWDRIHAW

☐

7. SIVNGSA



Match the Words to Their Meanings:

Place the letters next to the correct decoded words.

- A. A place where your money is stored safely, like your Cadet Savers account.
- B. The extra money the credit union pays you for keeping your savings with them.
- C. Money the credit union lets you borrow—and you pay it back later.
- D. A special type of account used for everyday spending.
- E. When you put money into your account.
- F. The act of taking money out of your account.
- G. A safe place to stash your money and let it grow over time.



Once you think you are correct. Check below for a secret message from the arranged letters.