# HAPPY **NEW YEAR!**

## **NOW'S THE** CHANGE WE'LL SHOW YOU HOW!



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# NEW YEAR'S RESOLUTIONS DON'T STOP!

he week before New Year's Eve might just be the best week of the year.

You'll have nothing to do, no place to be, and no one telling you it's time to get up. This year, as you laze around in vacation bliss, think about your New Year's resolutions.

#### What's a New Year's resolution?

A New Year's resolution is a commitment to make a change during the coming year.

Having trouble thinking of some good resolutions? Here are some examples of popular resolutions and specific ways to achieve them:

- Eat more healthily: Make half my dinner plate fruits and vegetables.
- Get outside: Walk outdoors for 20 minutes four times a week.
- Volunteer: Join a group that has volunteer opportunities that fit my schedule; for example, United Way.
- Improve grades: Meet with my teacher to plan how to bump my grade up one letter in math.
- Save: Put a third of my allowance into my Beach Municipal Federal Credit Union savings account.

Picking the right resolution isn't always easy...

#### **Pick a resolution**

You want to pick something that will really make a difference. Pick something that: You really care about. If you've never had any interest in learning another language, don't make that your resolution. If you don't care about it'll be hard to want to do the work.

You're not already doing. It seems obvious, but you'd be surprised how many straight-A students resolve to study more. Rather than studying more, make a resolution to spend more time with your friends and family.

Will make you feel good about yourself. If working towards your goal doesn't make you feel good about yourself, you won't want to work at it.

### Stick to It

The hard thing about a resolution isn't making one—it's sticking to it.

Almost everyone makes the general resolution to eat healthier. It seems like a good thing, but it's hard to do! It's one of the most commonly broken resolutions.

Instead, be specific and reasonable. If you want to eat more healthy foods, for example, visit www.myplate.gov and pick one activity you can do to improve the way you eat.

So how long will you keep your resolutions—a week? A month? Three months? Until it becomes an automatic habit?

### You can do it!

If keeping your resolution sounds like a huge task, remember, you aren't alone. Millions of people across the nation are trying, just like you.

If you're one of the successful people who keep their resolutions, you'll reap the benefits for the rest of your life.

Ready or not, the New Year is here.

Are you ready to become a better version of you?



JANUARY 6TH NATIONAL TECHNOLOGY DAY

JANUARY 15TH NATIONAL USE YOUR GIFT CARD DAY (THIS ALSO SAVES YOU MONEY WHILE ALLOWING YOU TO GET SOMETHING YOU WANTI)

JANUARY 23RD NATIONAL PIE DAY

JANUARY 24TH NATIONAL COMPLIMENT DAY

Credit: Googolplex 5 spot

# DID YOU KNOW THAT JUST A LITTLE BIT OF MONEY CAN TURN INTO A LOT?I

### WITH GOOD HABITS AND CONSISTENCY,

saving money is easy! Are you up for the challenge?

Starting the first week of January, set aside \$.25. Each week after that you will add an additional \$.25 to what you saved the week prior. If you continue to do this every week for the entire year of 2022, you will have saved \$344.50! Make sure to use the chart as a guide and to help you keep track of your savings.

# MONEY SAVING CHALLENGE

1	WK	WEEK OF	DEPOSIT	BALANCE	$\checkmark$	-		WEEK OF	DEPOSIT	BALANCE	$\checkmark$
	01		<b>\$.25</b>	\$.25			27		\$6.75	\$94.50	
2	02		\$.50	\$.75			28		\$7.00	\$101.50	
	03		<b>\$.75</b>	\$1.50			29		\$7.25	\$108.75	
1	04		\$1.00	\$2.50		1	30		\$7.50	\$116.25	
1	05		\$1.25	\$3.75		-	31		\$7.75	\$124.00	
	06		\$1.50	\$5.25		4	32		\$8.00	\$132.00	
	07		\$1.75	\$7.00		1	33		\$8.25	\$140.25	
-	08		\$2.00	\$9.00			34		\$8.50	\$148.75	
7	09		\$2.25	\$11.25		1	35		\$8.75	\$157.50	
L	10		\$2.50	\$13.75			36		\$9.00	\$166.50	
	11		\$2.75	\$16.50			37		\$9.25	\$175.75	
/	12		\$3.00	\$19.50			38		\$9.50	\$185.25	
	13		\$3.25	\$22.75			39		\$9.75	\$195.00	
1	14		\$3.50	\$26.25			40		\$10.00	\$205.00	
	15		\$3.75	\$30.00		States -	41		\$10.25	\$215.25	
	16		\$4.00	\$34.00		3	42		\$10.50	\$225.75	
	17		\$4.25	\$38.25			43		\$10.75	\$236.50	
	18		\$4.50	\$42.75		-	44		\$11.00	\$247.50	
	19		\$4.75	\$47.50		1	45		\$11.25	\$258.75	
	20		\$5.00	\$52.50			46		\$11.50	\$270.25	
	21		\$5.25	\$57.75		sta	47		\$11.75	\$282.00	
	22		\$5.50	\$63.25			48		\$12.00	\$294.00	
	23		\$5.75	\$69.00		-1	49		\$12.25	\$306.25	
1	24		\$6.00	\$75.00			50		\$12.50	\$318.75	
	25		\$6.25	\$81.25		1	51		\$12.75	\$331.50	
	26		\$6.50	\$87.75		Î	52		\$13.00	\$344.50	

# SCAVENGER HUNT

### MATERIALS Different types of coins

### DIRECTIONS

Using coins around your house or at the U.S. Mint's online Coin Library (www.usmint.gov/kids/library), see if you can find the coins listed below.



## LONG JOHN SAVER IS EVERYONE'S FAVORITE FRIENDLY PIRATE. NOW YOU CAN MAKE YOUR OWN!

All you need is some felt, scissors, and a little glue. Use the pattern on the next page to cut everything out, then glue together in the order they are numbered.

## **HAVE FUN!**

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MARCH 2ND NATIONAL READ ACROSS AMERICA DAY (DR. SEUSS DAY)

MARCH 14TH NATIONAL CHILDREN'S CRAFT DAY

MARCH 19TH NATIONAL LET'S LAUGH DAY

A. S.S.





