



## This year, I will be a team player.

I'll help others, listen well,  
and work together to do  
great things.



Scan here to build even  
more skills!

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## This year, I will speak up and listen.

I'll use my words to share  
ideas—and hear what  
others have to say.



Scan here to explore  
more ways to grow!

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## This year, I will solve problems with confidence.

I'll look for solutions—even  
when things get tricky.



Ready to level up your  
skills? Scan here!

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## This year, I will take charge of my goals.

I'll stay on track and give  
my best, even when no one  
is watching.



Want to track your  
goals? Start here!

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## This year, I will think outside the box.

I'll ask questions,  
try new things, and let  
my imagination grow.



See what you can  
create! Scan here.

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## This year, I will be smart with money.

I'll save, spend,  
and share wisely to  
build a bright future.



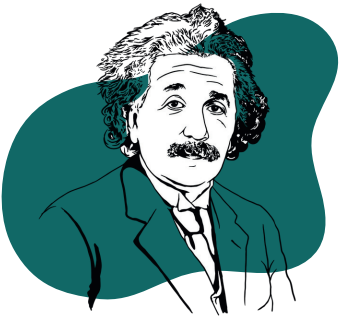
Learn fun ways to  
manage money!

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“

We cannot solve our problems with the same thinking we used when we created them.

- Albert Einstein



“

Words are how we think; stories are how we link.

- Carmen Agra Deedy



“

Alone we can do so little; together we can do so much.

- Helen Keller



“

Do not save what is left after spending, but spend what is left after saving.

- Warren Buffett



“

You can't use up creativity. The more you use, the more you have.

- Maya Angelou



“

The time is always right to do what is right.

- Martin Luther King Jr.

