



Aim, Kick, Score!

It's All about Setting Goals

If you play soccer, you know how cool it is to score a goal. You run down the field. A teammate passes you the ball. You take aim at the net and kick! Making a goal may help your team win the game. It also can make you feel really good about yourself.

Setting goals in life is important. When you have a goal, you need a plan with steps to reach it. Those steps help you grow as a person.

Goal Ideas

Here are some ideas to get you started on your own list of goals:

Get an "A" in math. Maybe you would like to get better grades at school. Pick one class to study harder on.

Make a new friend. With the school year starting, you will meet lots of new kids. Sit by someone you don't know and see what you have in common.

Learn a different sport. Trying a new sport may help you become stronger and faster. Plus, it's fun!

A savings account is a great place to grow your money. We pay you for storing your money with us. That way you can reach your money goals just a little bit faster!



Saving Money Can Be a Goal, Too!

Saving money to buy a new bike or soccer net someday is also a goal. You have to take small steps first – maybe saving a little money each week – to reach the goal. We can help you do that.

Get Crafty This Halloween

Halloween is a great holiday to let your creative side show. Rather than buy a premade costume from a store, why not make your own? Here are some ideas for do-it-yourself costumes.

Bonus: They are made using sweatshirts and sweatpants, so they are comfortable!

Static Cling

You'll need:

- Black sweatshirt and sweatpants
- Socks and fabric softener sheets
- Safety pins

Pin socks and fabric softener sheets to your sweatshirt and sweatpants. You can also pin doll clothes on your outfit.

Gumball Machine

You'll need:

- White sweatshirt and red sweatpants
- Small balloons in different colors
- Safety pins

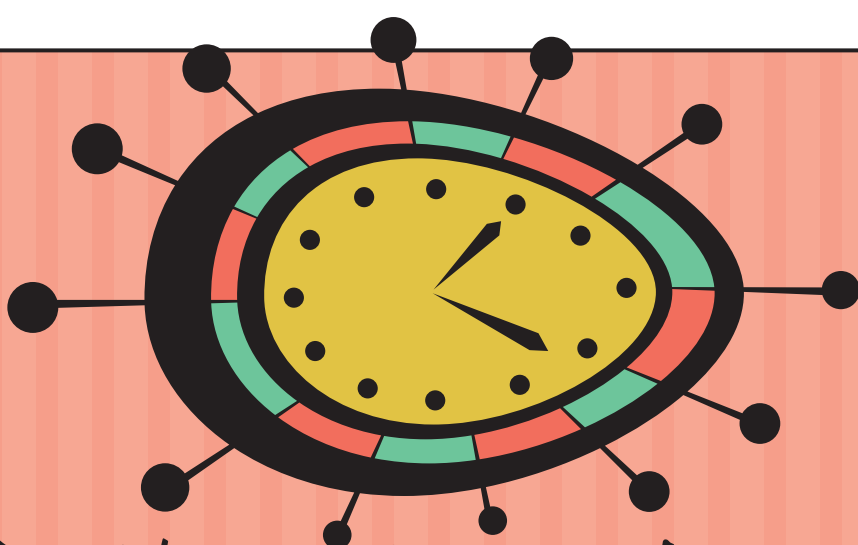
Blow up the balloons and pin the tied part onto the sweatshirt. You may want to carry some individually wrapped gumballs to give friends.

Keep It Safe!

Have a parent help you pin items on your costume. Before you go trick or treating, add reflective tape to the wrists, back and ankles of your costume so drivers can see you. Wear comfortable shoes that are tied tightly so you don't trip.

Creating your own costume is fun, and it can save you money too!





Stop Wasting Time and Money

What is one thing you can never have more of? The answer is time. Every kid and grown-up only gets 24 hours a day. And a chunk of those 24 hours is spent sleeping, eating and at school. There's only so much free time in a day – and that's why you need to make the most of it.

So what do you spend *your* free time doing? Do you zone out in front of the TV for a couple of hours, watching cartoons or playing video games? That can be fun sometimes, but if you waste all your time doing one activity, there won't be time left over to try other fun things. Here are some things to do in your spare time:

- Play sports with friends, like kickball, basketball, catch or tag.
- Take a bike ride with your parents. Don't forget to wear a helmet!
- Go on a nature hike. Record all the different bugs, birds and animals you find.
- Check out books at the library, or attend free story time there.

All of these fun activities can be a great way to spend your free time – and they're free to do!

Create Your Own Special Day Countdown Chain

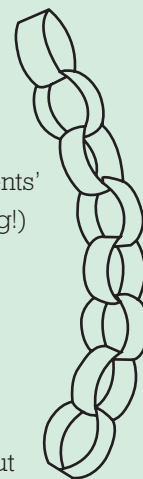
Make your own paper chain to count down the days.

You will need:

- Construction paper
- Markers or crayons
- Scissors (Get your parents' permission before using!)
- Glue or tape
- Ruler

Follow these steps:

1. Count how many days until the event.
2. Cut that many strips out of the construction paper.
3. Use markers or crayons to decorate the strips.
4. Fold the first strip in a circle and glue or tape it at the ends. Then loop the next strip through the first circle and glue or tape it shut. Keep adding loops until all the strips have been added to the chain.
5. Then remove a link each day until it's gone!



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Jump In and Unscramble These Words!

Fall is here and the leaves are piling up. Jump in to the leaf pile and see if you can unscramble the following sights and sounds of autumn. Check your answers below when you're finished.

1. oltolafb

4. ohlsoc

2. velsea

5. kear

3. rhcnuc

6. kcapkcab

Do you have money at home that is scattered like leaves? Be sure to deposit it in your savings account, where it will stay safe in one spot!