



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.



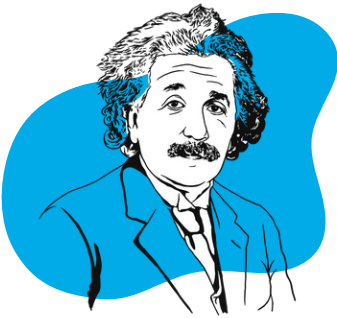

Learn fun ways to
manage money!

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

– Albert Einstein



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“

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

– Carmen
Agra Deedy



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

– Helen Keller



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

– Warren Buffett



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

– Maya Angelou



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The time is always right to do what is right.

– Martin Luther
King Jr.



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