



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.



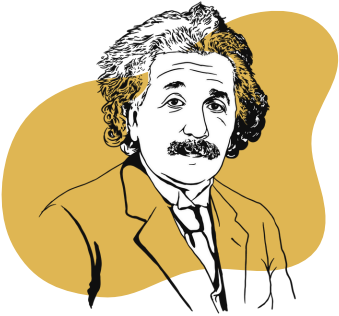

Learn fun ways to
manage money!

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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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