



P.O. Box 179  
Dubuque, IA 52004-0179



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SAVE FOR  
THE HOLIDAY  
(GIVING) SEASON

CHALLENGE!



# MONEY MASTERS



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# SAVING SMART



## WHAT ARE SMART GOALS?



SMART stands for:

- S** Specific  
Know exactly what you want
  - M** Measurable  
Know how much you need
  - A** Achievable  
Make sure you can do it
  - R** Relevant  
Make sure it matters to you
  - T** Time-bound  
Set a deadline
- 

Last time, you read how to be a smart saver by keeping your money safe. Now, let's dig into how to save **SMART**.



Setting goals and saving money doesn't have to be boring — it's like making a game plan to get something you really want and feel awesome while doing it. Whether it's cool shoes or something for your future, **SMART goals** can help you get there.

### Say you want headphones:




**Specific:** "I want to save \$50 for headphones."

**Measurable:** You can count your money as you save — \$10, \$20, \$30...

**Achievable:** If you earn \$10 a week, you can save \$50 in 5 weeks!

**Relevant:** Do you really want those headphones? If yes, go for it!

**Time-bound:** "I'll save \$50 in 5 weeks." That's your finish line!



### Tips to reach your goal:

**Break it down:** Save a little at a time, like \$10 each week.


**Track it:** Use a chart or jar to see your money grow.

**Spend less:** Skip snacks or games to save faster.

**Earn more:** Do extra chores or help a neighbor for money.

**SMART goals** are like a treasure map for your money.


Follow the steps, stay focused and you'll reach your goal in no time. You've got this!



## The more you save SMART, the more you can give

Getting ready for the holidays is a great way to learn about budgeting and saving.

The holidays are super fun — there are gifts, treats, decorations, and maybe even travel! But all that fun stuff costs money and so does giving. For example, you might want to give a gift or to give money to someone in need.




Do the challenge below to master budgeting for the holidays!

## HERE'S YOUR CHALLENGE



Create a savings goal for the holidays

**TIP:** Use the SMART goals strategy you learned above to answer the questions and ask your parents for help along the way!



- 1 Who would you like to give to for this holiday season?
- 2 What do you want to give?
- 3 How much do you need to save?
- 4 Make a plan! (Example: Save allowance or birthday money).

