

## ★★ REPORT

HOLIDAY CHEER IS ON ITS WAY, AND WITH CAREFUL PLANNING, YOU CAN CELEBRATE WITHOUT BREAKING INTO YOUR PIGGY BANK.

### Set a Budget

With an adult's help, make a budget to get ready for holiday spending. You'll probably list gifts first, but don't forget decorations and food for parties or other activities. Maybe you want to go to the movies or do another fun activity during the break? Make a list to keep track of spending. For your own wish list, start with one or two that you want most along with a few items that don't cost much.

A BUDGET IS A PLAN FOR HOW YOU'LL SPEND, SAVE, OR GIVE MONEY TO OTHERS.



### Shop Around

When it's time to shop for gifts, ask for an adult's help to use online tools to compare prices, specials, and deals. Think about gifts that aren't expensive, like thoughtful handmade gifts, baked goods, or a framed photo of a favorite memory.

### Give to Others

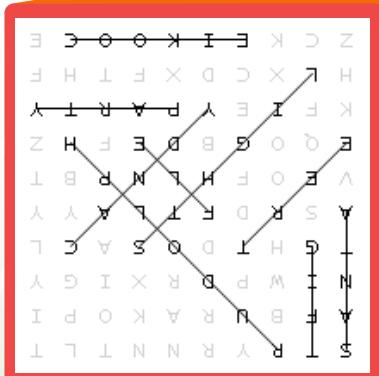
The holidays are also a great time to help those in need. You can buy gifts for children, donate or volunteer to charities, or help serve warm meals at a local food pantry. Texell's employees like to buy gifts for older adults through the "Be a Santa for a Senior" program, and you might see Christmas trees at branches where you can ask how join in, too!



Image: fun-a-day.com

### Save Money with Handmade Gifts

If you need a budget-friendly gift idea, try making handmade gifts, like a photo frame or card. Gather cardstock, fingerpaint, and crayons or markers. Use fingerpaint to make the light bulbs by dipping one finger at a time in different colors of paint and sticking it on the cardstock. Use a crayon or marker to connect the dots and make a string of lights.



Answer: Holiday Word Search

# Holiday Word Search

Find the words in the puzzle. Words can go in any direction & share letters as they cross over.

S	T	R	Y	R	N	N	T	L	T
A	F	B	U	R	A	K	O	P	I
N	I	W	P	D	R	X	I	G	Y
T	G	H	T	D	O	S	A	C	L
A	S	R	D	F	T	L	A	Y	Y
V	E	O	F	H	L	N	P	B	T
E	Q	O	G	B	D	E	F	H	Z
K	F	I	E	Y	P	A	R	T	Y
H	L	X	C	D	X	F	T	H	F
Z	C	K	E	I	K	O	O	C	E

CANDY

COOKIE

ELF

GIFT

LIGHTS

PARTY

RUDOLPH

SANTA

TREE



Hi <Name>!

You have \$<Amount> Squad Dollars ready to redeem in the Dollar Squad Store!

Visit [Texell.org/DollarSquad](https://Texell.org/DollarSquad) and click the link to the store to place an order today!



[Texell.org/DollarSquad](https://Texell.org/DollarSquad)

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