



Directions  
Credit Union®

# NEW YEAR, NEW WAYS TO GROW YOUR WEALTH

## YOUR *Treasure* CHEST *of Wealth*

**TIP:** The treasures in your chest might not cost a dime, but they can be worth more than gold!

### Instructions:

1. Look at the treasure chest.
2. Inside the chest, write or draw five things that make your life feel full, wealthy, or rich. These can be people, traditions, hobbies, skills, or memories.
3. Share your treasure chest with a friend, teacher parent, grandparent, or sibling. Ask them: "What would you put in your treasure chest?"

### What does the word wealth really mean?

Most people think of money first, but wealth can also mean family, love, health, memories, and values.

This activity helps you see that wealth comes in many forms.

A large, open treasure chest is shown in the bottom right corner. Inside the chest, there are five large, white, irregularly shaped circles arranged in a cluster, intended for users to write or draw their treasures. The chest itself is made of wood and has a glowing, golden light emanating from it.



### Key Takeaway:

Wealth is more than money—it's everything that makes you and your family strong, happy, and connected.

# Education as Family Wealth

Education is more than what you learn from books—it's also what you learn from your family, teachers, community, and life experiences. When parents, grandparents, or older relatives share what they know—how to cook, fix something, or make a smart money choice—they're passing on a special kind of wealth.

## Activity: Lessons from A Lifelong Teachers

Think about the adults who've taught you something important—big or small! In the space provided, pick the most important lesson you've learned and write the name of the adult and the lesson.

Adult: \_\_\_\_\_

Lesson: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**TIP:** Ask your family: "What's something you learned from your parents or grandparents?"

### Examples:

- "My grandpa taught me how to fix a bike tire."
- "My abuela taught me to make tamales."
- "My mom taught me how to save money for things I really want."

**Key Takeaway:** Knowledge is family wealth too! Every time you learn a new skill or lesson, you're adding to your treasure chest.

# Your Family Crest of Wealth

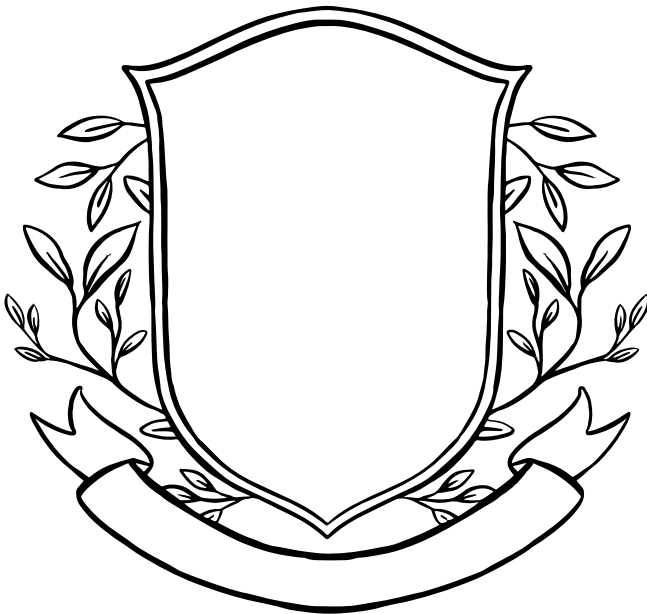
A family crest is a symbol that represents your family's values, history, and strengths. Now it's your turn to design a crest that shows what your family's wealth really looks like!

## Activity: Design Your Family Crest

Draw a shield divided into four parts. In each part, add one of the following:

1. A skill or talent your family shares
2. A value or belief your family stands for
3. A memory or tradition you treasure
4. A place your family comes from or calls home

Then, choose colors and symbols that mean something to you.



**Key Takeaway:** Your family's true wealth is the combination of knowledge, love, and values passed from one generation to the next.

# New Year's Resolutions: Growing Your Wealth This Year

A new year means a new chance to grow—not just your savings, but your skills, kindness, and knowledge!

## Activity: My Wealth Goals for the Year

In the space provided, write one resolution that will help you grow your own wealth in 2025. Try to include a mix of money goals and personal goals.

### Examples:

- "Save \$5 every week."
- "Read one new book each month."
- "Help my family cook dinner once a week."
- "Learn a new skill like sewing or coding."
- "Be kinder to others."

## Resolution:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Key Takeaway:** Wealth isn't just what you have—it's what you build, share, and grow. Every good habit you start this year adds to your future treasure chest!