



**OPERATION: M3**

For the kids at  
IU Credit Union

**WINTER 2022**

# **OPERATION: KNOW YOUR LIMITS!**

*(AKA, AVOID SPENDING TRAPS WHEN YOU SHOP)*

## **WARNING TO ALL M3 CADETS: WATCH OUT FOR SPENDING TRAPS!**

THE ME-MES HAVE BEEN BUSY CREATING *SPENDING TRAPS* ALL OVER MEGATOWN. DR. SPENDIT SENT THEM TO CAUSE CHAOS AT OUR FAVORITE PLACES THROUGHOUT THE CITY.

*SPENDING TRAPS* SEEM AFFORDABLE AT FIRST, BUT THEY COME WITH EXTRA COSTS... AND THOSE COSTS ADD UP FAST!

VIOLET HAS LOCATED A FEW OF THE TRAPS AND IS HERE TO SHARE THEM WITH YOU. CAN YOU THINK OF ANY OTHERS?

## **REMEMBER TO SET A SPENDING LIMIT BEFORE YOU GO OUT OR GO ONLINE.**



**ONLINE TRAPS** Some traps can be found on your computer or phone. Using websites and apps can be free and fun, but watch out for subscription fees and in-app purchases.

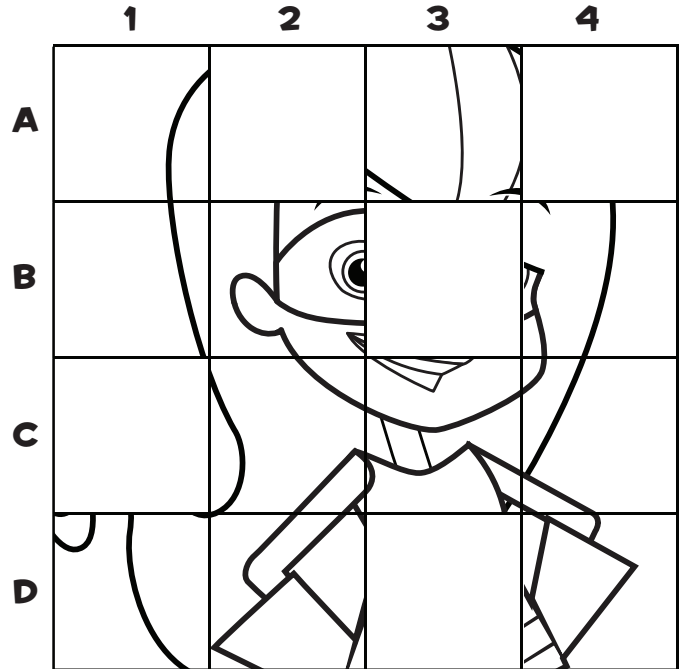
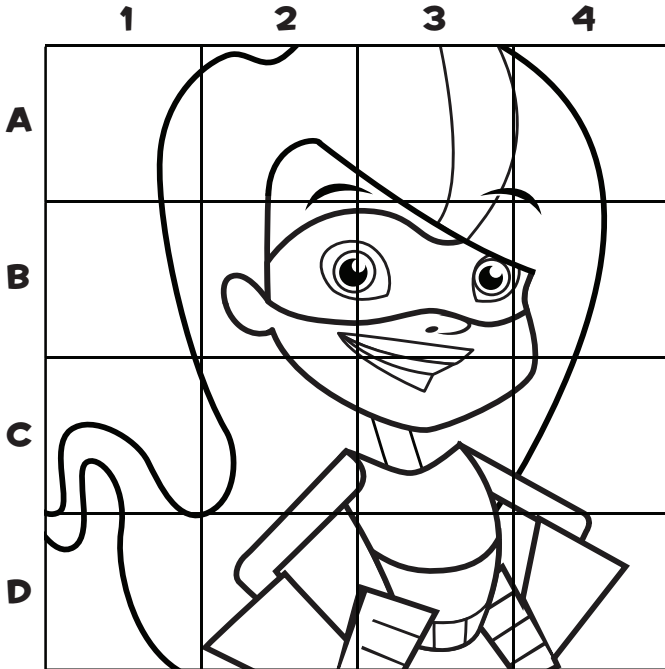
**MALL TRAPS** Going to the mall is free. But once you're there, it's way too easy to blow your cash on games, toys, snacks, and more. Set your spending limit before you get to the mall and you'll never get caught in the overspending trap.

**MOVIE THEATRE TRAPS** Are you going to see a movie? The cost of the ticket may be the only expense on your mind. Be careful—you could spend the rest of your money on popcorn, candy and soda! The concession stand can be a very expensive spending trap.

**\* M3 EXPERT TIP:** Put the money you don't spend into your savings account.

# CAN YOU COMPLETE THE DRAWING OF VIOLET?

USING THE GRID SQUARES, NUMBERS AND LETTERS TO HELP GUIDE YOU, SEE IF YOU CAN FINISH THE DRAWING OF VIOLET.



FOR ADDED FUN, GRAB A FEW CRAYONS TO COLOR IN YOUR COMPLETED DRAWING OR CUT OUT THE SQUARES TO CREATE A PUZZLE.



## CASH'S SMART SHOPPER CROSSWORD CHALLENGE

ARE YOU READY TO BE A SMART SHOPPER? TEST YOUR SKILLS BY COMPLETING THIS CROSSWORD.



### ACROSS

- 3 A person who operates cash register is a \_\_\_\_\_.
- 5 When the sale ended, the \_\_\_\_\_ of the game went up.
- 6 \_\_\_\_\_ are things you would like to have but aren't necessary for survival.
- 7 \_\_\_\_\_ are things you can't live without.

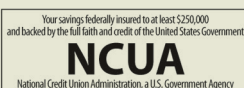
### DOWN

- 1 Always make sure you get a \_\_\_\_\_ so you can return the item if something is wrong.
- 2 To look for items in a store before you buy.
- 4 When you buy something, you \_\_\_\_\_ your money.
- 8 The store reduced their prices during the Winter \_\_\_\_\_.

## IU Credit Union

We started a credit union and created a community.

Visit M3 online at  
<http://operationm3.com/iucreditunion>



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