



OPERATION: M3

For the kids at
IU Credit Union
SUMMER 2025

OPERATION: SMART-SUMMER MONEY MOVES

(AKA, BE A MONEY MVP WITH YOUR SUMMER EARNINGS)



CASH IS AT MEGATOWN SPORTS PARK SELLING SNACKS AND DRINKS TO THE PEOPLE ATTENDING SOCCER GAMES. HE'S RAISING MONEY TO MAKE REPAIRS TO THE SOCCER FIELD. HIS GOAL IS TO EARN **\$50**.

CASH PURCHASED **30** POWER BARS FOR **\$15** AND THE SUPPLIES TO MAKE **36** CUPS OF LEMONADE FOR **\$12**. HE'S GOING TO SELL EACH BAR FOR **\$2** AND EACH CUP OF LEMONADE FOR **\$1**.

YOUR MISSION: USING THE PRICES ABOVE, FIGURE OUT IF CASH WILL REACH HIS GOAL OF **\$50** IF HE SELLS ALL OF THE POWER BARS AND LEMONADE HE BOUGHT.

HERE IS A FORMULA TO HELP YOU:

$$\underline{\hspace{2cm}} - \underline{\hspace{2cm}} = \underline{\hspace{2cm}}$$

MONEY EARNED EXPENSES PROFIT

HERE ARE
A COUPLE OF
DEFINITIONS
THAT MAY
HELP.

EXPENSE – THE TOTAL AMOUNT OF MONEY SPENT ON SOMETHING.

PROFIT – THE EXTRA MONEY YOU MAKE AFTER SELLING SOMETHING FOR MORE THAN IT COST YOU.



BONUS CHALLENGE: CASH WANTS TO BUY A NEW SOCCER BALL FOR THE PARK. THE COST IS **\$15**. WILL HE HAVE ENOUGH PROFIT FROM HIS SALES TO BUY THE BALL?

ANSWER: MONEY EARNED (\$96) MINUS EXPENSES (\$27) EQUALS PROFIT (\$69)

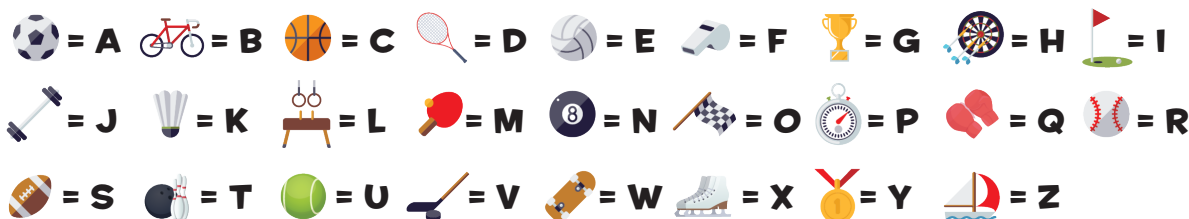


SAVETTE'S SECRET SAVINGS PLAYBOOK

Savette is great at making plans for her money. She keeps all of her smartest money tips in a playbook and they are protected with a secret code. She's decided to share the tips, but you'll need to use her code key below to get the tips. Remember, it's okay to share the tips with your friends, but don't let Dr. Spendit see them.



Code Key:



Secret Tips:



Answers: 1) Make saving a habit 3) Needs before wants 3) Buy used to save money 4) Create savings goals.

IU Credit Union

We started a credit union
and created a community.

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<http://operationm3.com/iucreditunion>



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SUMMER GAMES SCOREBOARD

Sports and games are a super way to spend time during summer—sometimes without spending lots of money! Check out the M3 Summer Games Scoreboard at bit.ly/m3scoreboard.

With 15 awesome challenges, you can stay active all summer without emptying your piggy bank!