



OPERATION: M3

For the kids at
IU Credit Union
WINTER 2019

OPERATION: HOW SHOULD YOU PAY?

DR. SPENDIT IS CAUSING CHAOS AGAIN!
HE PRINTED FAKE MONEY CALLED SPENDIT
BUCKS. NOW PEOPLE CAN'T BUY THINGS
BECAUSE THEIR MONEY IS USELESS!

NEVER FEAR – THE M3 TEAM MADE A CHART THAT
SHOWS THE ONLY **REAL** WAYS TO PAY FOR THINGS.



TYPE	WHAT IS IT?	WHEN DO I USE IT?
CASH	DOLLARS AND CENTS.	TO BUY EVERYDAY ITEMS.
CHECK	A NOTE WORTH THE AMOUNT THAT YOU WRITE ON IT. THE AMOUNT IS TAKEN FROM YOUR ACCOUNT AND PUT INTO SOMEONE ELSE'S ACCOUNT (OR POCKET).	FOR MORE EXPENSIVE ITEMS.
DEBIT CARD	A CARD THAT YOU USE TO PURCHASE THINGS. MONEY IS TAKEN FROM YOUR ACCOUNT.	AT THE REGISTER OR ONLINE.
CREDIT CARD	A CARD THAT LETS YOU PAY USING CREDIT (AKA, A PROMISE TO PAY LATER).	WHEN YOU DON'T HAVE ENOUGH CASH NOW, BUT WILL SOON.
LOAN	ANOTHER FORM OF CREDIT. USE FOR BIG PURCHASES, LIKE A CAR OR HOME.	ONLY IN SPECIAL CIRCUMSTANCES.

ONLY USE A CHECK OR A DEBIT CARD IF YOU HAVE ENOUGH CASH IN YOUR ACCOUNT!

CREDIT HAS FEES. MAKE SURE YOU PAY BACK WHAT YOU OWE ON TIME!



M3 SUPER SECRET PROFILES

SPOTLIGHT ON... CASH



- ▶ **FAVORITE SUBJECT IN SCHOOL:**
Math (he is a financial genius after all)
- ▶ **FAVORITE BASEBALL TEAM:**
Megatown Marauders
- ▶ **FAVORITE FOOD:**
Pizza! (Especially when he has a coupon)
- ▶ **FAVORITE ACTIVITIES (3-WAY TIE):**
 - 1) Riding his bike
 - 2) Collecting different state quarters
 - 3) Learning magic tricks with coins
- ▶ **FUN FACTS:**
 - He once lost \$5. Now he always puts his cash in a credit union account.
 - He and Violet are in a band together. They're called *The Supersavers!*

VIOLET'S PAYMENT CHALLENGE USE CASH OR CREDIT?

VIOLET NEEDS YOUR HELP. SHOW HER HOW TO PAY FOR EACH ITEM BY CIRCLING "CASH" OR "CREDIT." (NEED A HINT? SEE THE OTHER SIDE OF THIS NEWSLETTER.)



1) TRUCK
CASH OR CREDIT

2) CHEWING GUM

CASH OR CREDIT



3) ROCKET SHIP
CASH OR CREDIT

4) SOCCER BALL
CASH OR CREDIT



5) COMIC BOOK
CASH OR CREDIT

6) HOUSE
CASH OR CREDIT



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Answers: Truck (credit), Chewing Gum (cash), Rocket ship (credit), Soccer ball (cash), Comic book (cash), House (credit)