



OPERATION: M3

For the kids at
IU Credit Union
WINTER 2020

OPERATION: MAKE WISHES COME TRUE (AKA, SET A GOAL TO GET WHAT YOU WANT)

Savette has been hard at work on the SmartWish. It's a device that converts your wishes into goals. Most wishes cost money (video games, movie tickets, toys.) But with the SmartWish, you can afford the things you really want. Here's how you can turn your wishes into goals:

STEP 1: Write down your goal. Example: A new bike costs \$150.

STEP 2: Write down how much money you can save each week.

STEP 3: Divide your goal by your weekly savings.
(This tells you how many weeks it'll take to save for your goal.)

THE M3 SMARTWISH STRATEGY

Here's an example of how to achieve your goal:

GOAL	DIVIDED BY	WEEKLY SAVINGS	EQUALS	# OF WEEKS
\$150		\$10		15

>>>>>>>> In this example, you'll have enough money to buy a new bike in 15 weeks.

HINT: IF YOU WANT TO REACH YOUR GOAL FASTER, SAVE MORE EVERY WEEK



SMARTWISH

M3 SUPER SECRET PROFILES

SPOTLIGHT ON... SAVETTE



▶ FAVORITE ACTIVITIES:

- Building computers
- Exposing online scams
- Playing the violin

▶ FAVORITE PLACES TO HANG OUT:

- Mega Fun (Megatown's coolest toy and game shop) — she loves the puzzle section
- The library (free books!)

▶ FAVORITE WAY TO SAVE:

- Bringing snacks to the movies rather than buying them

▶ THINGS YOU PROBABLY DIDN'T KNOW:

- Teaches a free coding class for other kids
- She's a star sprinter on her school's track team
- She is a mathlete champion

SPENDIT'S SCRAMBLE

DR. SPENDIT IS SCRAMBLING IMPORTANT MONEY TERMS TO CONFUSE PEOPLE. STOP HIM BY UNSCRAMBLING THE WORDS!

1 The cost of something - **R C I E P**

2 Something you're saving for - **O A G L**

3 Money you put away - **G V S A S I N**

4 Another word for dollars & cents - **H A C S**

5 The best place to save your money is at a _____ Union. - **D E R C T I**

IU Credit Union

We started a credit union and created a community.

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

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

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ANSWERS: 1) PRICE 2) GOAL 3) SAVINGS 4) CASH 5) CREDIT