For the kids at TDECU - Your Credit Union FALL 2019

OPERITORS SHOP STURE (AKA, AVOID SPENDING TRAPS)

M3 CODE RED

Dr. Spendit has unleashed the MeMe's at the mall to set spending traps! They want to trick you into spending money on things you don't want or need.

Use these super smart M3 tips to dodge the traps and save your cash!

> WATCH FOR WINDOWS



Stores without many windows make you forget about how much time you spend shopping (because you can't see when it gets dark). The longer you stay inside a store, the more money you might spend.

> BEWARE SNEAKY SALES

Stores put items on sale for one reason: to get you to spend money on stuff you didn't plan to buy.

BONUS TIP: ALWAYS MAKE A LIST OF WHAT YOU NEED BEFORE YOU SHOP AND STICK TO IT.

> SKIP THE CHEAP STUFF (EVEN IF IT LOOKS YUMMY)

The trickiest trick of them all happens when you're waiting in line to buy something. Aisles near the cash register are usually loaded with cheap candy. Stores hope that you'll pick up something that doesn't cost too much money and buy it without thinking.



Lake Jackson, TX 77566 1001 FM 2004

Insured by NCUA.

HIS BIGGEST SECRET:

He's scared of puppies, the smaller the scarier.

he doesn't know how to drive.

- He's always asking people for rides because
- really horrible at it).

- FACTS ABOUT SPENDIT: Considers himself a master of disguise (but he's

Any kind of Halloween candy—ALL year long!

FAVORITE ACTIVITIES: • Tricking people into spending their money. • Making new money scamming gadgets in his lab.

Stealing money from kids all over the world.

Total world domination by collecting all of the

Collecting old, broken bank items (safes, desks, etc.)

SPOTLIGHT ON ... DR. SPENDIT

DREAMS ABOUT:

money in the world.

FAVORITE SNACK:

M3 SUPER SECRET PROFILES