



For the kids at TDECU - Your Credit Union

OPERATION: M3



# WELCOME TO THE M3 MONEY CLUB

Get ready for fun and adventure because we have an important mission for you. We just found out the evil Dr. Spendit is trying to steal M3 (*hint: M3 equals all the money in the world*). There's only one way to stop him: get smart about money!

**HERE'S YOUR FIRST MISSION:**

## STREEEEETCH YOUR MONEY



### THE CHALLENGE:

You want to buy a Nintendo Wii for \$250, but you only receive \$10 a week for your allowance. How will you ever afford to buy a Wii?

### THE SOLUTION:

Create a savings plan and start saving your money.

### HERE'S HOW TO DO IT ...

#### 1. DETERMINE YOUR SAVINGS GOAL.

Write down what you want to buy and how much it costs.

#### 2. WHERE'S THE MONEY?

Figure out how much money you earn each week (*hint: hoping you win the lottery doesn't count*). Instead, include money you earn from your allowance and part-time jobs.

#### 3. MAKE A SAVINGS COMMITMENT!

Once you know how much money you earn, ask yourself how much you want to save every week. For instance, if you earn \$10 a week, make a commitment to save at least \$7 EVERY week to put toward your savings goal (*hint: the more money you save, the quicker you'll reach your goal*).

#### 4. SHOP FOR THE LOWEST PRICE

While you're waiting for your money to grow, compare prices at different stores. You may find that Store A is more expensive than Store B.

#### 5. STAY FOCUSED!

Keep your commitment to save money until you meet your savings goal. When you have the money you need, shop at the store with the best price, and celebrate—you did it!

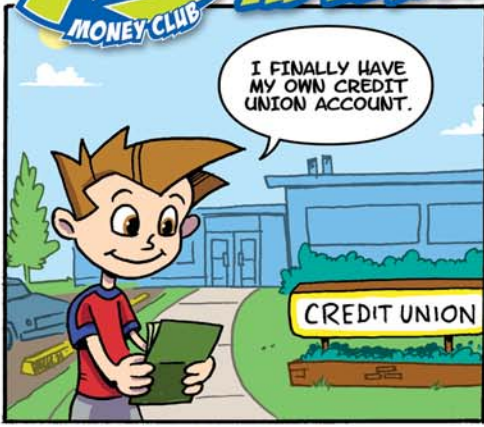
**NOW START SAVING FOR YOUR NEXT GOAL!**

**FACT** EVERY DAY MORE MONEY IS PRINTED FOR MONOPOLY® THAN THE U.S. TREASURY.





# ADVENTURES THE STORY BEGINS ...



Did you know?

THERE ARE MORE THAN 293 WAYS TO MAKE CHANGE FOR A DOLLAR.



## Violet's Money Personality Quiz

Are you a Saving Superhero or a Super Spender?

Take this quiz to see how "cents-ible" you are when it comes to money.

### 1. When I receive money, I usually ...

- A. Deposit it into my Credit Union account.
- B. Spend a little and save a little.
- C. Go wild and spend every last penny.

### 2. If I won a million dollars, I would ...

- A. Save most of it for college and other important things.
- B. Celebrate by spending some of it and saving the rest.
- C. Spend it ALL on a huge party with the Jonas Brothers.

### 3. Before I spend money I usually ...

- A. Talk to my parents to get their opinion.
- B. Look for sales and compare prices.
- C. Can't wait to spend!!!



Add up your answers. If most of your answers were:

- A's** - Congratulations! You're a Saving Superhero. You'll be ready for anything that comes your way.
- B's** - Not bad! You're a Superhero in training. Keep learning and keep saving.
- C's** - Watch out! Your spending is out of control. Don't worry, it isn't too late to learn to save and be a Saving Superhero.



800.839.1154  
www.TDECU.org

To find out more about the M3 Money Club - visit [TDECU.org](http://TDECU.org) and click on Deposit Accounts.