



OPERATION: M3

For the kids at
Tendto Credit Union
SUMMER 2025

OPERATION: SMART-SUMMER MONEY MOVES

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



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.



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**.

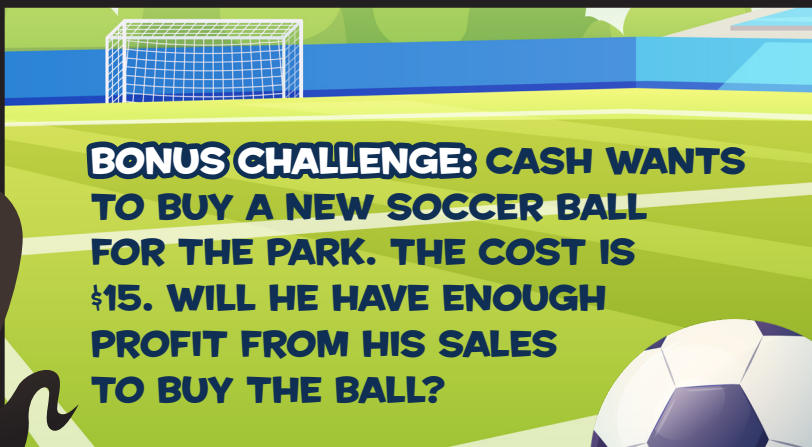
CASH PURCHASED **30** POWER BARS
FOR **\$15** AND THE SUPPLIES TO MAKE
36 CUPS OF LEMONADE FOR **\$12**. HE'S
GOING TO SELL EACH BAR FOR **\$2** AND
EACH CUP OF LEMONADE FOR **\$1**.

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



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)

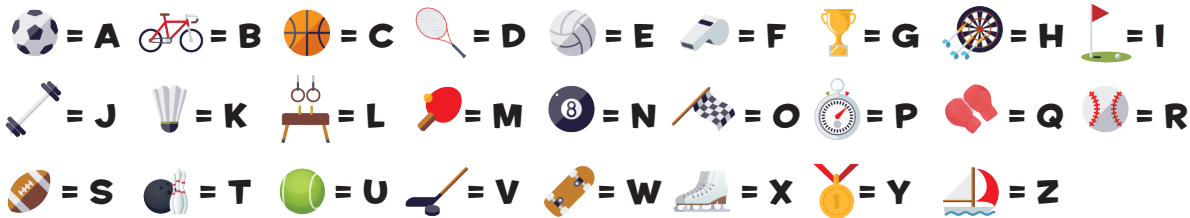


SAVETTE'S SECRET SAVINGS PLAYBOOK

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.

tendto
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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!