



OPERATION: M3

For the kids at
CSE Federal Credit Union
FALL 2026

HELP STOP DR. SPENDIT'S COMMERCIAL CHAOS!



Dr. Spendit is at it again! He's created commercials to trick people into buying things they don't need. And now they're **everywhere!** On TV, the radio, internet, apps, even calls and text messages!

Don't worry, Cash and Violet have figured out how to outsmart Dr. Spendit. Just look for these tricky schemes he's concocted:



Skip it or Swipe:

You're watching your favorite YouTube video and suddenly there's an ad you can't skip for 5 seconds. That's not an accident — companies pay to put ads exactly where your eyes already are. Sometimes your favorite YouTuber is even paid to talk about a product in the middle of a video.

That's called a **SPONSORED SEGMENT**, and it's designed to feel like a recommendation from a friend.

What to do: If your favorite creator is selling something, ask yourself — do they actually use it, or are they just getting paid to say they do?



The Game Tap Trap

A game that's free to download sounds like a great deal! But many free games are built around getting you to spend real money on coins, gems, extra lives, or special characters. The game is designed to be just frustrating enough that paying feels worth it.

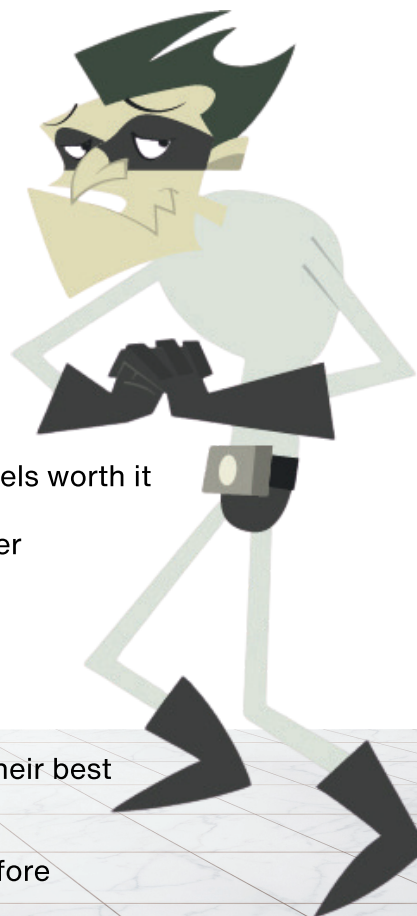
What to do: Before you tap "buy," ask a grown-up — and remember that free games can end up costing more than paid ones.



Looks Too Good to be True

Ever seen an ad where a toy, snack, or gadget looks absolutely amazing — way bigger, cooler, or tastier than it really is? Ads use special cameras, lighting, AI, and editing to make products look their best (way better than what actually shows up at your door).

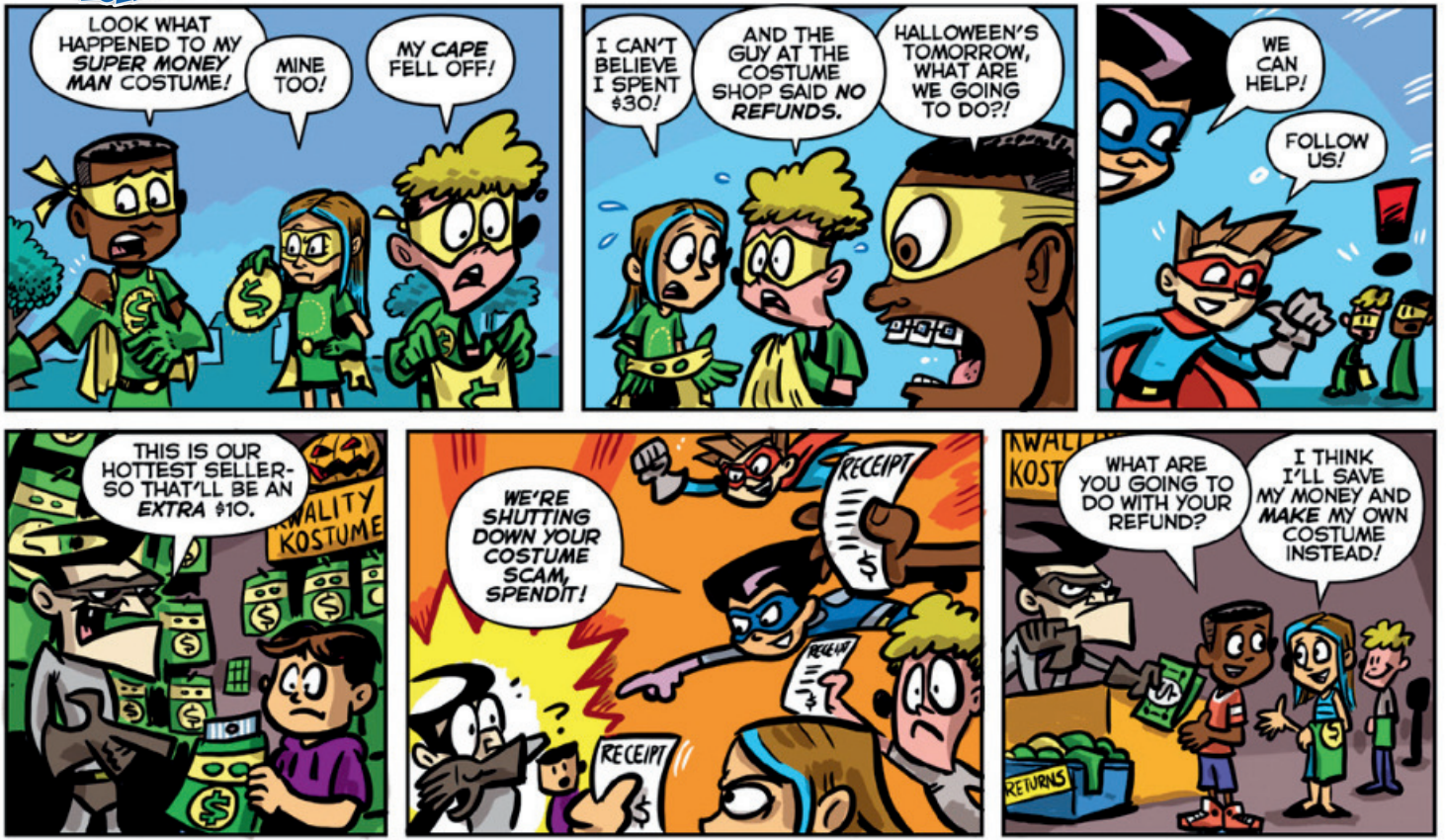
What to do: Search for real reviews or photos from real people before deciding you have to have something.





ADVENTURES:

"HALLOWEEN HOAX"



CRACK THE CODE

Solve each money math problem. Then use the Code Key to turn your answers into letters and spell out the secret code!



Code Key:

1=J · 2=P · 3=O · 4=N · 5=R · 6=A · 7=H · 8=S · 9=K · 10=Y

You have 9 pennies and give away 1 How many are left? ____

You have 1 penny and find 1 more How many total? ____

You save \$1 a day for 3 days How many dollars total? ____

You have 5 pennies and spend 2 How many are left? ____

You earn \$5 Saturday and \$4 Sunday How many dollars total? ____

You have 7 coins and find 3 more How many total? ____

Now decode the secret word:



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Answer key: 8 2 3 3 9 10 · S P O O K Y