



OPERATION: M3

For the kids at
CSE Federal Credit Union
SPRING 2026

THE BALANCING ACT

KEEPING YOUR MONEY IN CHECK



WHEN MORE MONEY COMES IN THAN GOES OUT, YOUR SEESAW STAYS BALANCED – AND THAT'S A GREAT PLACE TO BE!

IF YOUR SPENDING SIDE GETS TOO HEAVY, YOUR SEESAW TIPS – AND THAT'S WHEN MONEY GETS TRICKY.

Think of your money like a seesaw. On one side, you've got **money coming in**: your allowance, birthday cash, or money you earned doing chores. On the other side, **money going out**: snacks, games, movies, the stuff you love spending on.

When both sides are even? You're balanced. When more comes in than goes out? You're in control, maybe even saving up for something awesome. But when spending tips the seesaw too far? Things can get a little wobbly.

MONEY COMING IN:

- BIRTHDAY OR HOLIDAYS
- CHORE EARNINGS
- ALLOWANCE

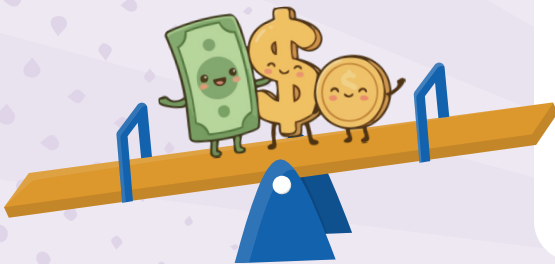
MONEY GOING OUT:

- GAMES OR APPS
- MOVIES & FUN STUFF
- SNACKS & FOOD

SPEND IT OR SAVE IT?

For each scenario, circle SPEND or SAVE, then tally up at the end!

1. Your grandma gives you \$10 for doing great in school.	SPEND	SAVE
2. You're at the movies and your friend wants to share a \$6 popcorn, but you already ate.	SPEND	SAVE
3. You've been eyeing a \$15 game for weeks. You have exactly \$15.	SPEND	SAVE
4. Your favorite snack is on sale for \$2 instead of \$4!	SPEND	SAVE
5. You earned \$8 from extra chores this week.	SPEND	SAVE



Check Your Seesaw!

- **Mostly SAVE:** Your seesaw is tipping in your favor - nice work! You're building something great.
- **Half & Half:** You're balanced! Enjoying money AND keeping some aside is the sweet spot.
- **Mostly SPEND:** Your seesaw might be tipping a little far - no stress, every new choice is a chance to balance it back out!

SEARCH IT!

Money Words on the Loose!

Seven money words escaped into the puzzle below - and it's your job to track them down! Search up, down, and across. Check each one off the list as you catch it!

M O N E Y I T L T V
 S A V E Q M K F G Y
 G F C A S H E N O K
 H B D W S Q G F E H
 W A O E P N Q U D O
 L L L V E G V B S H
 V A L I N C D Z U G
 D N A Q D C A S R V
 O C R L Z D A K X K
 D E S W S E E S A W

- MONEY
- SPEND
- SAVE
- DOLLARS
- CASH
- BALANCE
- SEESAW



MONEY I T L T V
 S A V E Q M K F G Y
 G F C A S H E N O K
 H B D W S Q G F E H
 W A O E P N Q U D O
 L L L V E G V B S H
 V A L I N C D Z U G
 D N A Q D C A S R V
 O C R L Z D A K X K
 D E S W S E E S A W

Answer Key