

ON: M3

For the kids at  
CSE Federal Credit Union  
**SUMMER 2025**

# OPERATION: SMART SUMMER MONEY MOVES

BE A HERO 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**.

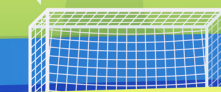
CASH PURCHASED **30** POWER BARS  
FOR **\$15** AND THE SUPPLIES TO MAKE  
**36** CUPS OF LEMONADE FOR **\$12**. HE'S  
GOING TO SELL EACH BAR FOR **\$2** AND  
EACH CUP OF LEMONADE FOR **\$1**.

**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?



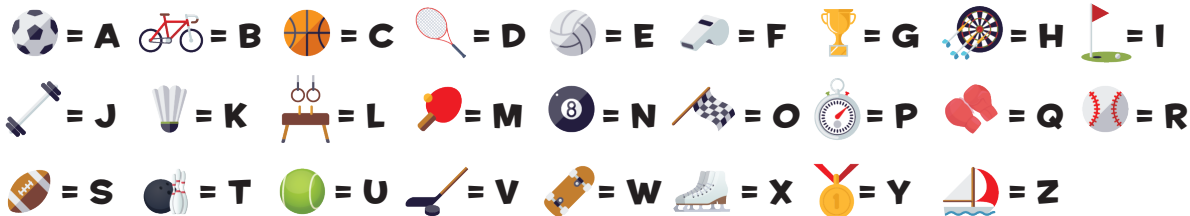
ANSWER: MONEY EARNED (\$96) MINUS  
EXPENSES (\$27) EQUALS PROFIT (\$69)

# 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.



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[www.csefcu.com/youth](http://www.csefcu.com/youth)  
[www.operationm3.com/CSE](http://www.operationm3.com/CSE)



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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](http://bit.ly/m3scoreboard).  
With 15 awesome challenges, you can stay active all summer without emptying your piggy bank!