



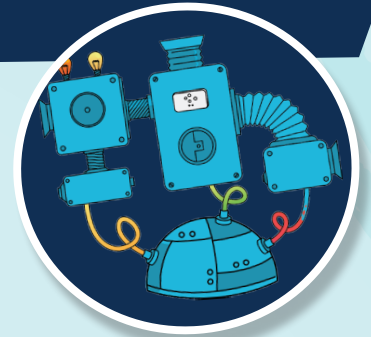
**OPERATION: M3**

For the kids at  
Tendto Credit Union  
**SPRING 2024**

# OPERATION: MAKE YOUR MONEY GOALS HAPPEN

(AKA, SAVING MONEY FOR WHAT YOU WANT)

DR. SPENDIT IS AT IT AGAIN! HE'S BUILDING A NEW MACHINE TO MAKE YOU FORGET YOUR MONEY GOALS AND SAVINGS PLANS. THE BEST WAY TO DEFEAT HIS "FORGET-A-TRON 3000" IS TO LEARN **W-I-S-H**. WITH **W-I-S-H**, YOU'LL REMEMBER YOUR GOALS AND TURN YOUR MONEY DREAMS INTO REALITY.



## WHAT IS W.I.S.H.?

**IT'S A STEP-BY-STEP METHOD FOR REACHING YOUR MONEY GOALS.**

- W-** Write down what you want and how much it will cost.
- I-** Imagine how you'll feel buying it. Get excited about your goal!
- S-** Set a date. Choose when you'd like to have the money saved.
- H-** Have a plan. Calculate how much to save per week.

YOUR GOAL SHOULD BE REALISTIC. NOT TOO BIG OR TOO HARD, JUST RIGHT FOR YOU.

## COMPLETE YOUR OWN MONEY GOAL!

HERE'S AN EXAMPLE:

- W-** I want a game that costs \$20.
- I-** I'll feel so happy and proud when I buy it.
- S-** I want to buy it in one month.
- H-** I'll need to save \$5 each week.  
( $\$20 \div 4 \text{ weeks} = \$5 \text{ each week}$ )

IF THE AMOUNT TO SAVE EACH WEEK IS TOO MUCH, CHANGE YOUR END DATE!

WRITE YOUR MONEY GOAL BELOW:

**W-** \_\_\_\_\_

**I-** \_\_\_\_\_

**S-** \_\_\_\_\_

**H-** \_\_\_\_\_

Hint: (Amount Needed  $\div$  Number of Weeks = Amount of \$ To Save Each Week)



# CASH'S MONEY GOAL - WHAT'S THE ORDER?

**CASH WANTS TO BUY A GUITAR. PUT THESE IMAGES IN THE CORRECT NUMBER ORDER (1, 2, 3, 4) TO SHOW HOW HE REACHED HIS GOAL. (HINT: HE USED THE W.I.S.H. METHOD)**



Answers: Top Left - #2, Top Right - #1, Bottom Left - #4 and Bottom Right - #3.



## M3 CADET TRAINING: SECRET SAVINGS

Savette created a code to keep her savings plans secret from Dr. Spendit. Use the decoder key to figure out how much she saved. Record your answers in the boxes below.

DECODER KEY					
	\$1.00	\$5.00	\$.01	\$.10	\$.25

Week 1: + + + = \$

Week 2: + + + = \$

Week 3: + + + = \$

Week 4: + + + = \$

Answers: Week 1: \$2.35, Week 2: \$5.21, Week 3: \$6.26, Week 4: \$1.27, Total = \$15.09

**TOTAL = \$**



1129 State Street  
Erie, PA 16501

814.455.6400  
tendto.com

Federally Insured by  
**NCUA**