



OPERATION: M3

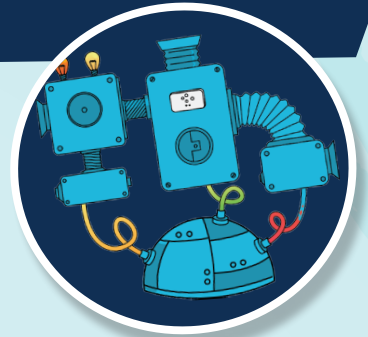
For the kids at
Altra Federal Credit Union

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 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

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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 = \$