



OPERATION: M3

For the kids at
Altra Federal Credit Union

WINTER 2025

OPERATION: SMART-SPENDING = SWEET-MUSIC (AKA, THE MOST EXPENSIVE DOESN'T ALWAYS MEAN BEST)

DR. SPENDIT HAS A NEW TRICK UP HIS SLEEVE! HE'S TRYING TO CONVINCE THE KIDS OF MEGATOWN THEY NEED THE MOST EXPENSIVE GEAR TO BECOME SUPERSTAR MUSICIANS. CASH AND VIOLET ARE HERE TO SET THE RECORD STRAIGHT, IT'S ALL ABOUT UNDERSTANDING THE VALUE AND COST OF THINGS.

YOUR MISSION: FIGURE OUT WHICH CHOICES GIVE YOU THE BEST VALUE FOR YOUR MONEY. (HINT= CHECK OUT CASH AND VIOLET'S TIPS BELOW)

Fancy New Guitar - \$75

Designer Guitar Strap - \$25

Clitter Headphones - \$30

Professional Microphone - \$50

Sparkly Stage Outfit - \$40

Custom Band Posters - \$20

Basic New Guitar - \$40

Basic Guitar Strap - \$10

Regular Headphones - \$20

Basic Microphone - \$30

DIY Costume - \$20

Handmade Posters - \$5

Used Guitar - \$20

DIY Guitar Strap - \$5

Used Headphones - \$10

Borrowed Microphone - \$0

Create From Your Closet - \$0

Social Media Post - \$0



COST IS HOW MUCH YOU PAY. HIGHER COST DOESN'T ALWAYS MEAN BETTER.

WHAT TO DO: CREATE YOUR SUPERSTAR KIT. YOU HAVE **\$75** TO SPEND, SO CHOOSE WISELY! WILL YOU BE ABLE TO GET ALL YOU NEED AND STILL HAVE MONEY LEFT OVER FOR YOUR NEXT MUSIC PROJECT?

VALUE IS WHAT SOMETHING IS WORTH TO YOU. IT'S ABOUT GETTING THE BEST FOR YOUR MONEY.



GEAR	YOUR PICKS	COST
GUITAR		
GUITAR STRAP		
HEADPHONES		
MICROPHONE		
STAGE OUTFIT		
BAND POSTER		
TOTAL COST		

MISSION: SAVE THE INSTRUMENTS!

Dr. Spendit has been hiding all the Megatown instruments in this puzzle. And... he made it difficult. The words aren't just horizontal or vertical, they may be a little of both. We found the harp to get you started. Help Cash and Violet find them before they all disappear forever.



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

Harp Piano Guitar Drum
 Trumpet Maracas Saxophone Violin

WHAT'S YOUR MUSIC SPENDING STYLE?



Get started right in the new year!

Watch your child's savings grow as fast as they do! Check out our Grow Up certificate, available to ages 0-12! Visit www.altra.org for details.



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- If you found \$20, would you:**
 - A) Buy a new song or album right away!
 - B) Save it for concert tickets.
 - C) Put it in your piggy bank and think about it later.
- You want to enjoy more music at home. What do you choose?**
 - A) Buy an expensive sound system—it's gotta be the best!
 - B) Use your phone and some portable speakers you already have.
 - C) Host a music night with friends and take turns sharing playlists.
- Your friend invites you to a concert, but tickets are pricey. Do you:**
 - A) Buy the ticket right away—you can't miss it!
 - B) Save up and look for deals or discounts.
 - C) Suggest a fun, free event you can do instead.

Mostly A's: You love having fun right away but might want to keep an eye on your spending. **Mostly B's:** You're great at finding deals and saving up! **Mostly C's:** You make smart choices and get creative with your money!