



OPERATION: M3

For the kids at
FedEx Employees
Credit Association
WINTER 2026

OPERATION: KNOW YOUR CASH FLOW

(AKA, STAYING POSITIVE ABOUT EARNING AND SPENDING)

"KEEPING YOUR CASH FLOW POSITIVE IS THE SMART WAY TO MANAGE YOUR MONEY."



"IF YOUR CASH FLOW IS NEGATIVE, YOU MAY RUN INTO SOME MONEY PROBLEMS."



How do you figure out your cash flow? First, add up all your money coming in. Include things like your allowance, birthday money and money from part-time jobs. Next, add up all the things you spend money on. Include expenses such as snacks, food, movies and video games. Subtract your Money Going Out from Money Coming In, and you'll have your cash flow.

MONEY COMING IN
(allowance, birthday money, job)



MONEY GOING OUT
(expenses like food, bills, clothes)



YOUR CASH FLOW

WHAT IS YOUR CASH FLOW?

**IF YOUR CASH FLOW IS A NEGATIVE AMOUNT, YOU'LL NEED TO:
EARN MORE MONEY -OR- SPEND LESS MONEY
THE CHOICE IS YOURS!**

PENNY FACTS:

Did you know? After over 230 years of producing pennies, the U.S. Mint stopped production for general circulation in November 2025. You can still use them to buy things, but some people think they might become collector's items.

FOR M3 EXPERTS:

How to turn a penny into \$5.4 million dollars (in 30 days)

Here's a cool trick to show your friends. Tell them you can turn a penny into \$5.4 million dollars in only 30 days. How do you do it? Easy, start with one penny and double it every day. Here's how it works:

It's true... every penny really does count!

Day 1 \$.01	Day 2 \$.02	Day 3 \$.04
Day 4 \$.08	Day 5 \$.16	Day 6 \$.32
Day 7 \$.64	Day 8 \$1.28	Day 9 \$2.56
Day 10 \$5.12	Day 11 \$10.24	Day 12 \$20.48
Day 13 \$40.96	Day 14 \$81.92	Day 15 \$163.84
Day 16 \$327.68	Day 17 \$655.36	Day 18 \$1,310.72
Day 19 \$2,621.44	Day 20 \$5,242.88	Day 21 \$10,486
Day 22 \$20,972	Day 23 \$41,943	Day 24 \$83,886
Day 25 \$167,772	Day 26 \$335,544	Day 27 \$671,089
Day 28 \$1.3 million	Day 29 \$2.7 million	Day 30 \$5.4 million

CREDIT UNION CRYPTOGRAM

Savette is trying to decode an incoming message. Can you help her? Unscramble the words by placing one letter in each box. Then use the numbered boxes to find the secret word.

IASVNGS	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
			2				
OLLSARD	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
			3		7		
TENSC	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
		8					
IPSTDOE	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
			4				
SHCA	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
		6					
ONMYE	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	1		5				

THE SECRET WORD IS...

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
1	2	3	3	2	4	5	6	2	7	8

Answers (from top to bottom): savings, dollars, cents, deposit, cash, and money. Answer to riddle: millionaire.



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