



CREW'S NEWS

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Gateway Metro Federal
Credit Union

Winter 2025
Economic Explorer
Ages 10-15

The Winter Warm-Up

The snowflakes danced down from the magical winter sky. The Crew—Nick, Penny, Bev, Daniel, Jem, Brian, and Marie—were bursting with excitement as winter had finally arrived! They were eager to host a cozy hot chocolate night filled with laughter and warmth. First, they needed to raise money for all the supplies. Each friend had \$6. They planned to buy ingredients for hot chocolate and snacks, totaling \$60.

How much more money do they need?

$\$6$ (money each has) x _____ (number of friends) = \$_____ (total money they have)
 $\$60$ (total needed) - \$_____ (total money they have) = \$_____ (money still needed)

The Crew decided to make and sell holiday cards to earn extra cash. They created 30 cards and sold each for \$2. Do they have enough now?

_____ (number of cards made) x \$_____ (money earned per card) = \$_____ (money earned)

With their creativity, they earned enough money! After buying their supplies for \$60, how much do they have leftover?

\$_____ (total money they started with) + \$_____ (money earned) = \$_____ (total money)
\$_____ (total money) - \$60 (money spent on supplies) = \$_____ (money leftover)

They put their extra money into their savings for future fun. That night, they gathered in the living room, sipping hot chocolate topped with marshmallows, snuggled under blankets, sharing stories about their favorite winter memories. Laughter echoed as the warmth of friendship filled the room, making it a night to remember!

Youth Financial Literacy!
Open an Economic Explorer Youth Certificate for your young one and they can earn 7% APY while learning valuable money skills!



Be Creative!

Fill in your story & bring it to any Gateway Metro Federal branch by February 28th, 2025 to get \$5 deposited into your savings account and pick a prize from our treasure chest!

Credit Union Use Only

Teller Number: _____ Branch: _____

Youth's Name: _____

Youth's Account Number: _____

Fill in the blanks with your own creative ideas to complete the story! Once you're done, read it aloud and share your unique winter adventure!

It was a cold, snowy morning in the small town of _____(town name). The streets were covered in a thick layer of _____(noun), and everyone was bundled in their warmest _____(clothing item).

Today was the day of the annual _____(event name) at the park! _____(character's name) grabbed their _____(adjective) scarf and mittens, excited for a fun day.

At the park, laughter filled the air, and the smell of _____(food) made their mouths water. There were sledding hills and a contest for the best _____(noun).

"Let's sled!" shouted _____(friend's name). They climbed to the top of the hill and yelled, "One, two, three!" They zoomed down, screaming with joy. Suddenly, they spotted something shiny in the snow.

"What is that?" asked _____(character's name). They discovered a _____(adjective) _____(object) half-buried.

"We should show it to _____(person's name)!" said _____(friend's name). When they did, _____(person's name) gasped. "This is an ancient _____(mythical creature) artifact! It can grant one wish!"

After a moment of thought, they exclaimed, "We wish for _____(wish)!" The artifact glowed, and a voice said, "Your wish is granted!"

From that day on, _____(character's name) and _____(friend's name) had incredible winter adventures, all thanks to their _____(adjective) find in the snow.