



The Savings Scoop

Michigan Schools & Government Credit Union



NEW YEAR GOALS

A brand-new year has started and it's a great time to think about how you can grow your savings account throughout 2024 and beyond. Starting to set money aside now can really help you in the future, especially for big milestones that come when you're older. One day you might want to buy a car or go to college, and saving now can make it a little easier to do those things! Here are some savings tips to help you get started:

Set a goal for the year. Having a goal in mind will give you something to work toward. To make it easy to stay on track, you can even break it down to a monthly savings goal. For example, if you'd like to save \$120 this year, target to add \$10 each month to your savings.

Make deposits. Did you receive money for your birthday, a holiday, or for doing chores? Make a deposit to your MSGCU savings account! (And don't forget, you get prizes for every deposit made and a gift for completing your punch card.)

Have fun. Create a savings chart where you can add a sticker every time you put money in your piggy bank or MSGCU savings account. See how many stickers you can get this year.

Treat yourself. Talk with your parent or guardian about a special treat you can get once you save a certain amount. Maybe you can get a hot chocolate with marshmallows!

Happy saving and remember MSGCU is here to help if you need a hand coming up with a savings plan.

Maze Activity

Doing chores can help grow your savings! Talk with your parent or caregiver about earning money for helping around the house. Complete the maze below to see which chores Ashley likes to do.



KIDS & CHORES

Ashley needs to do her chores to earn enough money to buy a new toy.
Can you help her complete her chores without getting distracted?

Ashley's Chores:
- Help clean room
- Mop the floor
- Dust the furniture

CONGRATULATIONS TO THE WINNERS!

We received some amazing artwork for our "Favorite Fall Activity" Contest!



Alyssa, Age 8



James, Age 9



Tommy, Age 7



Jonathan, Age 6



Sarah, Age 12



Giggles!

WINTER CONTEST!

Show us how you help around your home!

It's really chilly outside! If you find yourself spending more time inside during the winter months, it's a great time to do some chores around your home to earn money for your savings. What is your favorite way to help out? Draw and decorate a picture of what you like to do – maybe it's helping clean up your toys or taking care of your pet. Send us your creation by emailing it to contest@msgcu.org, dropping it off at any MSGCU branch, or mailing it to MSGCU – Marketing Department, 4555 Investment Drive, Troy, MI 48098. Remember to include your name, age, address, and phone number. Each winner will earn a **\$25* deposit** in their Save-a-Lot Squad account.

Deadline for entry is Monday, February 19, 2024.

What often falls in winter, but never gets hurt?
Snow!

What did one snowflake say to the other?
You're one-of-a-kind!

How do polar bears make their beds?
With sheets of ice and blankets of snow!

* Contest limited to members ages 12 and under. No substitution for prizes. Winners must be a Save-a-Lot Squad member of MSGCU at the time of selection. No purchase necessary. Only one entry per member. The winners will be contacted during the month of March. By submitting this entry, you consent to the reproduction and/or authorize the use of your images, words, and likeness for promotional and educational purposes by MSGCU. Relatives of MSGCU employees and Official Family members are not eligible to win.

Mark Your Calendars

New Year's Day
(Closed)
Monday, January 1

Martin Luther King Jr. Day
(Closed)
Monday, January 15

Contest Deadline
Monday, February 19

Presidents' Day
(Closed)
Monday, February 19



Visit a branch

Find your nearest branch or make an appointment at msgcu.org/locations

Mon–Wed: 9 AM–5 PM
Thu–Fri: 9 AM–6 PM
Sat: 9 AM–1 PM



Find us online

It's easy to stay in touch. Visit msgcu.org/contact-us

Mon–Wed: 9 AM–5 PM
Thu–Fri: 9 AM–6 PM
Sat: 9 AM–1 PM



Call or text

Phone: (586) 263-8800
Toll Free: (866) 674-2848

Mon–Wed: 8 AM–5 PM
Thu: 8 AM–6 PM
Fri: 8 AM–7 PM
Sat: 8 AM–1 PM