For Students (continued)

Teen Seminars

We offer several free, educational youth seminars throughout the year. Our "Youth Checking and Lending" seminar is geared toward educating teens (aged 16 and 17) about the basics of money management with checking accounts and credit cards. The "Financial Aid" seminar gives helpful suggestions in obtaining funding for college.

High School Scholarship Programs

- ◆ The Rudolph Heino Scholarship program is designed to help students who demonstrate a commitment to the "people helping people" philosophy; an enthusiasm and commitment to learning; and a clear, visionary path for their future. Multiple scholarships are offered annually.
- ◆ The Educational Solutions Scholarship program provides funds to school districts and deserving students. Recipients are selected by the school district according to its own criteria.

Student Pack

Setting it right begins with the basic financial tools that start laying the groundwork for good credit and great buying power. With our Student Pack, students may receive their first \$25 deposit from Michigan Schools and Government Credit Union when they open a Savings Account and a Checking Account plus a third product of their choice (some restrictions may apply).

For More Information

For further details on these special offers for teachers and students, please contact us at 586.263.8800, option 6, or visit www.msgcu.org.

586.263.8800 | 1.866.MSGCU4U msgcu.org





Educational Solutions



Educational Solutions

Setting it **right** with.



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For Teachers

Classroom Cash Grant Program

We are committed to providing educators with opportunities to enhance their students' classroom experience. The Classroom Cash Grant program awards a limited number of grants for use toward a classroom project or program during the school year. All educators who are members of Michigan Schools and Government Credit Union are eligible to apply for a Classroom Cash Grant.

Free Financial Education Resources

Set your students on the right path to financial success. In conjunction with the National Endowment for Financial Education (NEFE) and the Michigan Credit Union League, we support financial literacy by offering free, multi-media financial education resources on topics such as checking accounts, obtaining credit, budgeting, savings, and investments. To learn more about the resources available, give us a call today.

Seminars

Our goal is to help you set things right so you can successfully manage your finances. We offer free, educational seminars at the Credit Union each month on a variety of subjects, such as credit score and credit history, wills and trusts, identity theft, online services, home buying, investing, insurance needs, and Social Security.

Desktop Calendars

We provide free, school-year desktop calendars to the administration and teachers of schools within our field of membership.

Community Solutions Mortgage

This mortgage is specifically designed to fit the needs of those full-time teachers who are new to their occupations and have not had the opportunity to accumulate the funds needed to obtain a traditional mortgage. Setting it right begins with a mortgage from us.

School Employee Account Opening Rewards Pack

Not a member? Start setting it right
by making the switch! With
our School Employee Pack,
you may receive your first \$25
deposit from Michigan Schools and
Government Credit Union when you
open a Savings Account and a Checking
Account plus a third product of your choice
(some restrictions may apply). Stop
by any of our locations to open your

For Students

Savings Clubs

account.

- ◆ Save-A-Lot Squad is a savings club for members who are 12 years old and under. Children will learn about the importance of saving money and setting their finances right through a quarterly newsletter and youth section on our website. Special contests and events, along with deposit prizes and birthday cards, are planned throughout the year.
- MyMoney.club is a savings club for members who are 13-17 years old. This program is the perfect way for teens to learn the basics of good money management and financial responsibility. A quarterly newsletter, a special section on our website, seminars, and contests throughout the year provide fun learning for teens.