



# MyMoney.club newsletter

Michigan Schools & Government Credit Union



## Get comfortable with money!

Ask a grown up if they wish someone had taught them more about money when they were your age. We bet they'll say, "yes!" There's a lot to know, so it's smart to start talking and thinking about money basics when you're young so you get started on the right track.

Have you ever wondered how interest charges work? How a debit card differs from a credit card? Or why it's important to build credit? MSGCU to the rescue! **Getting Started with Cash and Credit** is a virtual workshop, specifically designed for teens like you, that will answer your questions and more.

You'll learn the ins-and-outs of credit and debit cards, credit scores, and how they can even help you buy a home someday. You'll also hear about lending options like student and car loans.



We'll teach you about services that can make your financial life easier and share important lingo that will help you feel comfortable in your financial dealings. It's all covered in a fun, one-hour, online class taught by two educators who know the questions at the top of your mind.

If you are 16 or older, grab your parents, and register at [msgcu.org/workshops](https://msgcu.org/workshops) or call 866.674.2848. Hope to see you there!

## Plan it for your planet — make this Earth Day matter.

Quick, where do you live? Did you think Macomb Township, Chesterfield, Farmington Hills, Michigan, the Midwest, the United States of America, the western hemisphere? These could all be right, but in a larger sense, we ALL live on a big, bright blue planet about 93,000,000 miles from the sun.



### Meet Earth: your home and your responsibility.

Earth is a beautiful place with glorious mountains, canyons, plains, forests, jungles, rivers, lakes and vast oceans that cover most of its surface.

Earth's beauty also lives in the grass, flowers and trees of your own backyard. Appreciating and caring for our planet is what Earth Day is all about.

### Make a plan and take a stand for #earthday.

Check off what you're already doing to protect Earth and then plan to do just one more thing.

- Get eStatements versus paper
- Ride your bike
- Participate in a nature clean-up day
- Don't dump hazardous waste
- Eat local
- Eat more of what's in season
- Compost food scraps
- Get gardening
- Use rechargeable batteries
- Donate and recycle used electronics
- Know the facts (see resources below)

### Local and National Resources:

Environmental Protection Agency – [epa.gov](https://epa.gov)  
Green Macomb County – [green.macombgov.org](https://green.macombgov.org)  
Clinton River Watershed Council – [cwc.org](https://cwc.org)

Hazardous Waste Collections – [macombgov.org](https://macombgov.org),  
[oakgov.com](https://oakgov.com), [waynecounty.com](https://waynecounty.com)



## Congratulations

to Paul, Age 17, and Melena, Age 14, for their winning submissions answering their greatest lesson during COVID-19.

“COVID-19 taught me that change is necessary. It’s a phrase I had heard thrown around throughout my life, but this pandemic has brought it to life. While many things changed for the worse, I had many things change for the better. I was given the opportunities to reflect on the things that make life beautiful; family, friends, strangers, school, dance, love, and life itself. At the beginning of COVID-19, I thought the world was going to crumble. But rather, during this time, a new viewpoint on life was built.”

— Melena, age 14

“The greatest lesson that I’ve learned during COVID-19 is how important it is to show empathy. It’s a simple thing to do, yet we often struggle with it. I learned that we can’t always be sure of the pain that someone is going through, so it is best to be kind all the time. COVID-19 has affected everyone differently: some lost loved ones, some lost their jobs, and many lost hope. Empathy can be shown even amidst a global pandemic: maybe by hosting zoom calls with friends to see how they’re doing or volunteering at essential services like homeless shelters.”

— Paul, age 17



## Who inspires you?

There are people all around the world doing awesome things, and sometimes they become our role models. Who inspires you to dream big and achieve your goals? Is it someone from the past or someone in today’s world? Everyone can use a little inspiration these days, so whoever it is, we want to hear about them. Draw a picture of the person(s) who inspires you, or tell us a short story about them. Winners will receive a **\$75 deposit\*** in their MyMoney.club account.

Email your entries along with your name, age, address, and phone number to [contest@msgcu.org](mailto:contest@msgcu.org). Please include “MyMoney.Club Contest Entry” in the subject line.

**Deadline for entry is May 21, 2021.**

\*Contest limited to members ages 13 to 19. No substitution for prizes. Winners must be a MyMoney.club 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 June. 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

### Contest Deadline

Friday  
May 21

### Memorial Day (Closed)

Monday  
May 31

### Independence Day (Closed)

Monday  
July 5



### Visit a branch

Find your nearest branch at [msgcu.org/locations](https://msgcu.org/locations)

Mon–Wed: 9 a.m.–5 p.m.  
Thu–Fri: 9 a.m.–6 p.m.  
Sat: 9 a.m.–1 p.m.



### Find us online

It’s easy to stay in touch. Visit [msgcu.org/contact-us](https://msgcu.org/contact-us)

Live Chat: [msgcu.org/chat](https://msgcu.org/chat)  
Mon–Fri: 8 a.m.–8 p.m.  
Sat: 9 a.m.–1 p.m.



### Call or Text

Phone: 586.263.8800  
Toll Free or text: 866.674.2848

Mon–Wed: 8 a.m.–5 p.m.  
Thu: 8 a.m.–6 p.m.  
Fri: 8 a.m.–7 p.m.  
Sat: 8 a.m.–1 p.m.