



The Savings Scoop

Michigan Schools & Government Credit Union



\$\$ LET'S LEARN ABOUT MONEY \$\$

April is Financial Capability Month and it's time to grow what you know about money! It's never too early to start learning. Here are some easy ways you and your parents can bring learning about money into your everyday life:

Start an allowance system to learn about earning money by helping around the house with age-appropriate chores. Work with your parents to figure out how much you'll earn for completing different tasks.

Use the three-jar system. Label three glass jars as save, spend, and give. Your weekly allowance can be divided among the jars to learn the importance of saving for the future, being a smart spender, and giving back to others when you can!

Set up a mini budget when shopping. Are you saving to buy a new toy or another special item? If you saved enough money to buy something and your parents can take you shopping, set a small budget for your purchase. While at the store, walk the aisles with mom and dad to see what is within your budget and what isn't. And remember, if you don't have enough money this time to buy that really cool toy, save up more to buy it another time!

MSGCU is always here to help you and your parents with any money management questions you have. Stop in your local branch or contact us at **(866) 674-2848** if you'd like to speak with our team.



A little bird told us...

EARTH DAY IS ALMOST HERE!

Here is a fun activity for **Earth Day on April 22** that will reuse an item from your home and help feed the birds that live in your neighborhood.

Milk carton bird feeder

Items you'll need:

- Empty half-gallon, cardboard milk carton (rinse out before starting)
- Kid-friendly paint
- Paintbrush
- Sharpened pencil
- Scissors
- Birdseed
- Yarn or string
- Small twig

With the help of your parents, follow these directions:

Step 1: Paint the milk carton with your favorite color or use a few different colors.

Step 2: Once the paint dries, use scissors to cut out a rectangle opening near the top of the milk carton.

Step 3: Use the pencil to poke holes through the top sides of the milk carton and insert a string for hanging the bird feeder.

Step 4: Fill the inside of the milk carton with birdseed.

Step 5: Use the pencil to poke a hole below the rectangle opening, then insert a twig for a perch.

Step 6: Place the bird feeder on a tree in your backyard and have fun watching the birds fly in for a bite to eat!

CONGRATULATIONS TO THE WINNERS!

We received some amazing artwork for our contest about ways you plan to earn an allowance. Thank you to everyone who shared a creative entry!



Abrielle, age 10



Alyssa, Age 10

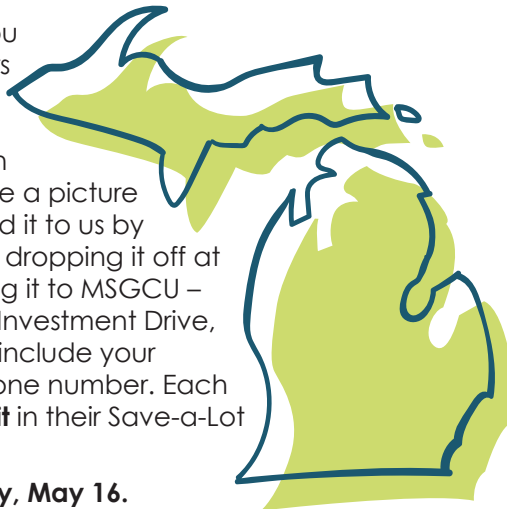


shelby, age 10

Celebrate Earth Day Contest Share your favorite thing about Michigan!

MSGCU wants to see what you love about the great outdoors in Michigan. Maybe it's one of our many lakes, a local nature park, or your own backyard. Draw, paint, or take a picture of your favorite thing and send it to us by emailing 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.

The deadline for entry is Friday, May 16.



Giggles!



Why did the cookie go to the nurse?

Because it felt crummy!

Why are fish so smart?

They live in schools.

Why do hummingbirds hum?

Because they don't know the words!

*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

Contest Deadline

Friday, May 16

Memorial Day (Closed)

Monday, May 26

Juneteenth (Closed)

Thursday, June 19



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