

The Savings Scoop

Michigan Schools & Government Credit Union



CELEBRATING NATIONAL FINANCIAL LITERACY MONTH

Learning about financial responsibility while you're young is very helpful for your future. April is National Financial Literacy Month and here are some tips for bringing financial education and smart habits into your everyday life:

Build your savings. When you receive money for your birthday or a holiday, deposit it in your Save-A-Lot Squad account to save for your future. MSGCU also offers the **Youth Flex CD**, which is specially designed for our members ages 17 and under. It earns interest at a higher rate than your savings account, which means your money makes more money! Open with \$100 or more and the CD stays open for 12 months (that's called the "term"). Visit msgcu.org/youthflexcd with your parents to learn more.



Learn the value of earning money. Talk with your parents or guardian about earning an allowance for helping around your home. Plus, your earnings can be placed in your savings!

Get hands-on experience. To help our youngest members practice what they're learning, MSGCU members have free access to the Greenlight app and debit card.* With guidance from your parents, these tools help you safely learn to manage your finances. The debit card is funded by a parent's MSGCU checking account, allowing kids to practice smart spending and budgeting.

Plus, when new users sign up for Greenlight during National Financial Literacy Month from April 1 – 30, they'll receive \$10 in their Parent Wallet to use for a **free custom debit card**.^ Kids can personalize their card with a favorite photo or design to put a fun touch on the card they'll use while learning smart spending habits.

Visit msgcu.org/greenlight with your parents to learn more about using Greenlight and receiving the free custom debit card.

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

*For complete Greenlight terms and conditions, visit msgcu.org/greenlight.

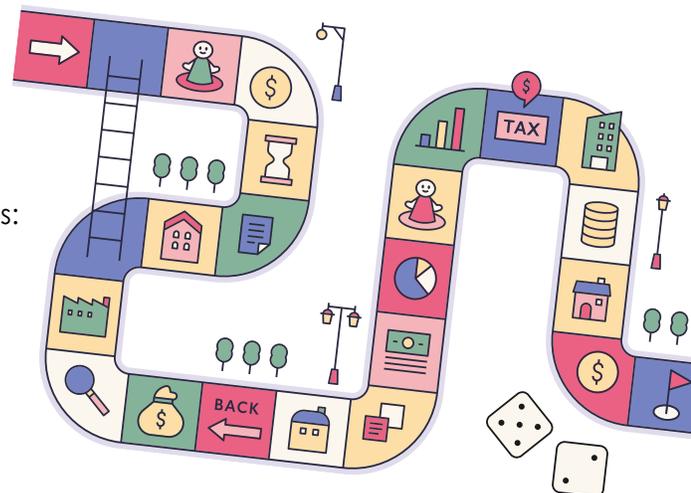
^For complete custom debit card terms and conditions, visit msgcu.org/greenlight.

Put your money skills to the test

Grab some snacks and head for the kitchen table – it's time for a game night! Playing board games is a fun and interactive way to learn about money with your family. Here are some game ideas that can help you learn financial basics:

- Monopoly Junior®
- The Game of Life®
- The Allowance Game® by Lakeshore Learning®
- Money Bags™ – A Crazy Coin Counting Game by Learning Resources®
- Money Bunch™ by Peaceable Kingdom®

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CONGRATULATIONS TO THE WINNERS!

We received some amazing artwork for our contest about your savings goals this year. Thank you to everyone who shared an entry!



Autumn, age 12



Devin, age 7



Felix, age 6



Leonardo, age 7

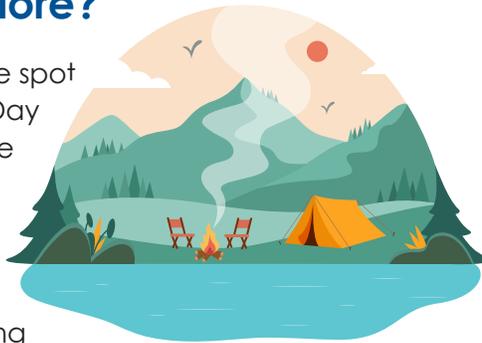


Olivia, age 4

Contest! What's your favorite outdoor space to explore?

MSGCU wants to see your favorite spot outdoors in celebration of Earth Day on April 22. Maybe it's somewhere in Michigan, your own backyard, or a different state or country you've visited. Draw, paint, or share a picture of your favorite place 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 15.

Giggles!



What game do tornadoes like to play?

Twister!

Why do umbrellas make good friends?

They've always got you covered!

How do you know if flowers are friendly?

Check to see if they have a lot of buds!

*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 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 15

Memorial Day (Closed)

Monday, May 25

Juneteenth (Closed)

Friday, June 19



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

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Find us online

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