

The Savings Secop

Michigan Schools & Government Credit Union

GRATEFUL FOR CHANGE Staying Positive During COVID

Fall in love with saving!

Saving money is easier when you know what you're saving for. Do you know the price of that toy on your wish list? Or how much it costs to feed a dog at the pet shelter? Or the amount of money you'll need to go to college? Find out how much money you need so that you can figure out how much to save every week and how long it will take. Remember, every great saver started out small. Investor Warren Buffett began saving nickels when he was six years old, and today at 90, he's one of the four richest people in the entire world!

As a member of the MSGCU Save-A-Lot Squad, you're already watching your money grow. Keep up the good work to earn prizes every time you deposit into your savings account.

People all across the world have felt a lot of uncertainty with the COVID-19 pandemic. Some of the changes haven't been easy, but it's important we remember the good things we've learned, too. For many kids your age, the pandemic opened up new opportunities they wouldn't have thought of otherwise.

One example is Michaela, a nine-yearold from Oakland Township, Michigan who learned how to sew in school this past fall. When the pandemic hit, Michaela started sewing masks for healthcare workers, restaurant staff, teachers, family and friends. So far, she's donated over 700 masks.

Ten-year-old Sydney from Washington State knew she wasn't alone feeling nervous about the pandemic, so she focused her energy into writing and animating a video series for kids her age. You can find her encouraging videos today on YouTube. Stephen, a nine-year-old in Kenya, Africa, built a contraption with a bucket and foot pedal that helps people wash their hands without touching anything. Stephen wants to be an engineer someday, and this project was great practice.

California sisters Brianna, age nine, and Ashley, age six, made and then donated keychains to their local No Kid Hungry program. The girls have raised enough money to feed 200 kids and have a goal to feed 2,000 children.

How are you dealing with the pandemic? Think of ways it can be a positive in your life. Want an easy way to do this? List three things that happened today that made you feel happy or grateful. Use the space below to write them down or just voice them out loud to your family.

I AM GRATEFUL FOR:

2.	
3.	

50 silly!

Why do bees hum?

Because they don't know the words.

Why are ghosts bad at lying? Because you can see right through them.

When things go wrong, what can you always count on?
Your fingers.

CONGRATULATIONS TO THE WINNERS!

Congratulations to Hafi, Laila, Madison and Noah! Thank you for sharing your works of art. All winners received a \$25 deposit in their Save-A-Lot Squad accounts.



Hafi M., age 9, shared a special drawing he made for essential workers that drive past his home.

Laila M., age 11,
used painter's
tape and colorful
paint to create
her masterpiece
that she hung in
the window.





Madison G., age 7, shows off her impressive coloring skills with this cheerful drawing.

Noah M., age 6, drew happy faces to provide cheer for neighbors that walk past his home.



IF YOU HAD A MILLION DOLLARS ... CONTEST!



How would you spend some of your million to help the world? Let us know in an essay or drawing for a chance to win a \$25 deposit* in your Save-a-Lot Squad account. We can't wait to read and see your ideas!

Please email your entries along with your name, age, address, and phone number to **contest@msgcu.org.**

Deadline for entry is November 13, 2020.

*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 December. 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

Columbus Day (Closed)

Monday, October 12 Contest Deadline Friday, November 13

Thanksgiving (Closed)

Thursday, November 26 **Christmas (Closed)**

Thursday & Friday December 24 - 25

New Year's (Closed)

Thursday, December 31 & Friday, January 1



Visit a branch

Find your nearest branch at 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

Live Chat: msgcu.org/chat Mon-Fri: 8 a.m.-8 p.m. Sat: 9 a.m.-1 p.m.



Give us a call

Phone: 586.263.8800 Toll Free: 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.



