

The Savings Scoop

Michigan Schools & Government Credit Union



Happy Earth, Happy People!

Saving the earth's natural resources is everyone's job. Just look at all of the good you can do:

For cleaner oceans, rivers, lakes and streams

- Try to not use plastic bags or bottles
- Drink water from a reusable container
- Take quick baths and showers
- Turn off the water while brushing your teeth
- Don't leave garbage at the beach or in the woods

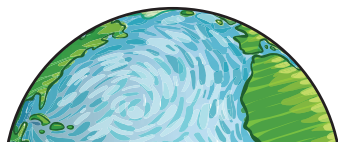
For healthier plants and trees

- Use paper wisely, it's made from trees
- Recycle all paper products
- Try to use dish towels instead of paper towels
- Plant a tree
- Don't waste fruits and vegetables

For fresher air

- Walk or ride your bike instead of driving
- Carpool to school
- Shop local to save energy
- Help put food scraps in a compost pile
- Plant a garden

Challenge yourself and your family to do even just one of these earth-saving activities.



MAKE SAVING A HABIT!

Just like brushing your teeth in the morning, a habit is something you do without even thinking about it. It's something you do so often that it becomes part of your daily routine.

When something is a habit, you don't need to spend much time thinking about it. It's just part of who you are! The great thing? Habits free up more of your energy for other fun things. You don't have to worry about not getting them done because you've already done them!

Experts say it takes about two months to turn a task into a habit. This includes saving money. The important thing is to spend a couple minutes on it every day so that it becomes as easy as making your bed. You can do something small like drop a quarter in your piggybank, or something bigger like draw pictures of what you want to buy. Pick a time of the day that will be simple to remember. Before homework? After dinner or right before bed? Make it simple, but regular.

Soon, saving money will be one of those things you do without even thinking about it.

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 MSGCU account.

Have questions about money?

There are fun books and apps about money for kids your age. Ask your parent, a librarian or other grown up to help you choose one that's perfect for you. While you're at it, ask them what money lessons they've learned during their lives. They'll have wisdom to share, and they'll be impressed you're asking.



Giggles!

Why does Waldo wear stripes?

He doesn't want to be spotted.

Why did the mouse stay inside?

Because it was raining cats and dogs.

What two things can you never eat for breakfast? Lunch and dinner.



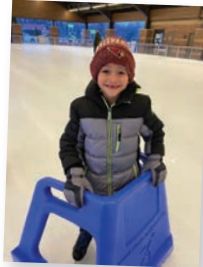
CONGRATULATIONS TO THE WINNERS!

Congratulations to Daniel, Luca, Henry, Addison and Natalie for demonstrating their favorite winter activities. All winners received a \$25 deposit in their Save-A-Lot Squad accounts.



Daniel, age 7

Daniel and Luca, both age 7, enjoy outdoor activities.



Luca, age 7

Poem submitted by Addison, age 11

Winter Weather Wonder Land
 Winter comes winter goes.
 I prefer it when it snows.
 Ice skating or snow skiing, all I know it feels freeing.
 Up the hill, down so fast.
 I love sledding what a blast.
 Build a snowman he will last.
 When I fire I will warm by the fire.



Henry, age 5

Henry, age 5, and Natalie, age 9, enjoy making snowmen. Natalie likes baking cookies too!



Natalie, age 9



Who's your hero?

Whether it's a comic book crimefighter, a doctor who fixed your broken leg, or a ballet dancer who fought to become a prima ballerina, there are heroes all around us. Who's yours, and how do they inspire you to achieve your dreams? Draw us a picture of your hero or write up a short essay to let us know why you think they're awesome. Winners will earn a **\$25* deposit** in their Save-a-Lot Squad account.

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

The deadline for entry is May 21, 2021.

*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 21

Memorial Day (Closed)

Monday
May 31

Independence Day (Closed)

Monday
July 5



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