

# The Savings Scoop

Michigan Schools & Government Credit Union



HAPPY  
*New Year*

## Set your savings goal for 2019!

What will you be saving in your Save-a-Lot Squad account this year? Set a goal now and start working to make it happen. Want to save at least \$50? Plan to deposit \$4.50 a month. If you earn an allowance, plan to save half. If you get money for your birthday or a holiday, commit to saving half or more. You can do it!

## SAFETY TIP:

### Keep your personal information private!

If your parents or guardians allow you to go online, remember never share personal information such as your name, address or telephone number. If a website asks for your information, tell a grown-up right away. They'll let you know if it's safe.

# DREAM

## NO SMALL DREAMS!

Imagine all of the amazing things you could do with your life. You could be an archaeologist and dig up treasures from the past. You could be a carpenter and build a cool house. You could be a teacher and change the world. Here are some fun ways to learn more about the future you:

**Dream on purpose.** Imagine doing something you love, what would it be? Don't be afraid to be silly or different.

**Head to work with your favorite grown-up.** Even if you don't want to be a financial analyst, nurse, landscaper or plumber, you can still learn new things and have a great day.

**Pay attention to what makes you smile.** Do you feel happiest when you're outside? Do you enjoy helping your friends? Do you like being on a team? Knowing what you enjoy can provide good clues for your future.

### Get out there!

Spend a day at Greenfield Village, an afternoon at the Detroit Zoo, a visit to the Belle Isle Aquarium, a morning at the Eastern Market. Your experiences can spark ideas.

**Relax.** Your only job right now is to be the best you!



*"One child, one teacher, one book, one pen can change the world." - Malala Yousafzai*



So silly!

What sort of ball doesn't bounce?

A snowball.

How does a snowman make his bed?

With sheets of ice and blankets of snow.

What did one snowman ask another?

Do you smell carrots?

What did the snowman eat for breakfast?

Frosted Flakes.



## FALL FAVORITE MICHIGAN CIDER MILL WINNERS!

Congratulations Noah, Cohen and Amelia! Thank you for drawing your favorite Michigan Cider Mills! All winners received a \$25 deposit in their Save-A-Lot Squad account.



Noah C., age 4



Cohen C., age 7



Amelia M., age 10



### Yes, Michigan has elk!

Michigan's only wild elk herd is just four hours north of Detroit in the Pigeon River Country State Forest near Gaylord. The herd is estimated to be about 1,000 elk strong, which means there's a good chance you could see an elk in the area. These mighty mammals are the largest deer species and average 725 pounds, or about 5 times the size of a deer you might see in your backyard.



### What would be your dream job?

If you could do anything (and of course you can!) what would you like to do and why? **Show us your dream job and tell us why it's something you want to do.** Ideas can be made up or actual careers, it's your dream after all! Use crayons, markers, paint or craft supplies. Email it along with your name, age, address and phone number to [contest@msgcu.org](mailto:contest@msgcu.org). We'll choose the most creative submissions and winners will each receive a **\$25 deposit\*** in their Save-a-Lot Squad account.

**Deadline for entry is February 22, 2019.**

\*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 2019. 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

### New Year's Eve (Closed)

Monday  
December 31

### New Year's Day (Closed)

Tuesday  
January 1

### Presidents' Day (Closed)

Monday  
February 18

### Visit a branch

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

Mon–Wed: 9 a.m.–5 p.m.  
Thu–Fri: 9 a.m.–6 p.m.  
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### Find us online

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### Give us a call

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