

The Savings Scoop

Michigan Schools & Government Credit Union



SET YOUR MONEY GOALS For 2021!

Here's a fun saving activity to start the New Year on the right track.

Decide where you'll stash your cash.

A new wallet or piggybank? A box you paint with your favorite cartoon characters? Make it fun and make it your own! But the most important part: when you've stashed enough cash in your piggybank, take that cash and deposit it into your MSGCU Save-A-Lot Squad account. Even during the pandemic, you can make deposits. Ask a grown-up to take you to an MSGCU drive thru and watch your cash travel from your car to the building like magic in an air-powered tube!

What do you want to save for?

Be specific about how much it costs. You can check prices on the Internet or ask a grown-up. You need to know what you're working toward.

How will you earn money?

Maybe your parents will pay you for doing chores, or give you their spare change at the end of every week. A relative or neighbor might need a little bit of help with an easy home project. Think about entering the contest in this newsletter for a chance to win \$25. The ideas are endless!

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.



Be realistic.

It's easier to save \$10 than it is to save \$100, so make sure you're setting goals you can achieve. Strive for that great feeling of accomplishment when you meet your money goals.

Track every penny.

Spending your hard-earned money on candy bars and video games really adds up. When you record every little purchase, you'll learn the value of money. Give yourself check points throughout the year to check your savings and spending and see how close you are to reaching your goals.

Props to YOU!

You should be proud of yourself. Saving money is a lifelong activity, and starting now is a smart way to learn good habits!

Detroit is Hockeytown!

The National Hockey League started out in 1917 with just four teams in Canada. It later expanded to America and welcomed Boston and Detroit to the League. Together, these teams formed the Original Six, staying that way until 1967 when the NHL doubled in size to 12 teams. Today it stands at 31. The Red Wings aren't just one of the oldest teams in the league, they're also one of the most successful, with 11 Stanley Cups and loads of Hall of Famers, including current General Manager Steve Yzerman.



Did you know? The Stanley Cup is the oldest professional sports trophy in North America.

Giggles!

Where do young cows eat lunch?
In the calf-eteria.

What has hands but can't clap?
A clock.

Why did Mickey Mouse go to outer space?
He wanted to visit Pluto.



CONGRATULATIONS TO THE WINNERS!

Congratulations to Alexander, Cali, Emma, Johnny, Juliana, and Zoey! Thank you for warming our hearts by telling us how you would help the world with a million dollars. All winners received a \$25 deposit in their Save-A-Lot Squad accounts.



Alexander C. and Johnny D. would save lives by donating their money to local hospitals.

Alexander C. (age 9)



Johnny D. (age 9)



Zoey R. (age 9)

Zoey R. would adopt as many pets as she can from a local shelter and also donate clothes and money to those in need.



Juliana D. (age 8)



Cali M. (age 6)

Cali M., Emma C., and Juliana D. would give back by donating their money to people experiencing homelessness and families experiencing financial hardship.



Emma C. (age 6)

Hello Winter



CONTEST!

What's your favorite winter activity?

Ice skating, sledding, or skiing? Reading books by a fire? Baking cookies with your family? Draw a picture, make a craft, or write a poem to let us know your favorite thing to do in the winter. Let your creativity flow, then submit your entry by emailing it to contest@msgcu.org, dropping it off at any MSGCU branch, or mailing it to MSGCU – Marketing Department, 4555 Investment Drive, Troy, MI 48098. Whichever way you choose, remember to include your name, address and phone number. Each winner will earn a **\$25* deposit** in their Save-a-Lot Squad account.

The deadline for entry is February 19, 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 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

Martin Luther King Jr. Day (Closed)

Monday
January 18

Presidents' Day (Closed)

Monday
February 15

Contest Deadline

Friday
February 19



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.



Call or Text

Phone: 586.263.8800
Toll Free or text: 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.