



The Savings Scoop

Michigan Schools & Government Credit Union



Turn Your Wish INTO A MONEY GOAL

Chances are you have a wish list. Maybe it's long. Maybe it's short. Either way, the items on your wish list probably cost money. If your list is short, you'll have an easier time choosing the most important thing on the list that you're really going to buckle down and save money for. That's important because it may take you some time to be able to save enough for everything on your list!

Take a look at your wish list. Next to each item, write down anything that's keeping you from getting it. Examples could include:

- Does it cost too much?
- Do you have the space to keep it?
- Does it involve extra care (think pets or plants)?
- Do I need my parent or guardian's permission?

Now that you've answered some important questions, it's easier to choose items. Pick the one you really, really want, and that your parent or guardian also supports, and then put a star next to it. This can be your number one wish.

The next thing is to determine what's needed to obtain your wish. If you have to earn some money for it, jot down the specific cost so that you know exactly what you're working toward. This is your goal.

Make sure your goal is something you can achieve and give yourself a certain amount of time to do it. Then place reminders on sticky notes, or in your note pad of your goal where you'll see and remember it often.

Pretty soon you'll be on your way to meeting your goal and learning about saving money along the way.

Source: moneyprodigy.com



Giggles!

Where do mermaids see movies?
At the dive-in.

How does Darth Vader like his toast?
On the dark side.

Why did the cookie go to the hospital?
Because he felt crummy.



CONGRATULATIONS TO THE WINNERS!

All winners received a \$25 deposit in their Save-A-Lot Squad accounts.



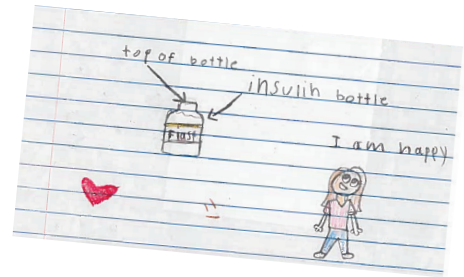
Aaron S., Age 3: The best gift Aaron received this year was a road trip to Pennsylvania with his dad to see his biological family. Aaron was adopted by his dad at birth and still stays in touch with his biological family.

Nathaniel B., Age 12: Nathaniel's favorite gift was a trip to Hawaii for his sister's graduation. Nathaniel went fishing, caught a dolphin fish, and learned how to surf.



Aabish S., Age 9: One of Aabish's most memorable gifts was a rock from Mackinac Island. Aabish found it near the shore and thought it would be the perfect souvenir.

Rian H., Age 9: Rian's best gift is insulin because it keeps herself and others living and healthy. Rian is grateful and appreciative of this special gift, which helps her when she has high glucose levels.



CONTEST! What are you saving for?

Write about it, show us in pictures, or do both. Ask your parent or guardian to send us 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. 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 February 18, 2022.

*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

New Year's Day (Closed)

Saturday
January 1

Martin Luther King Jr. Day (Closed)

Monday
January 17

Contest Deadline

Friday
February 18

Presidents' Day (Closed)

Monday
February 21



Visit a branch

Find your nearest branch at msgcu.org/locations

Mon–Wed: 9 AM–5 PM
Thu–Fri: 9 AM–6 PM
Sat: 9 AM–1 PM



Find us online

It's easy to stay in touch. Visit msgcu.org/contact-us

Mon–Wed: 9 AM–5 PM
Thu–Fri: 9 AM–6 PM
Sat: 9 AM–1 PM



Call

Phone: (586) 263-8800
Toll Free: (866) 674-2848

Mon–Wed: 8 AM–5 PM
Thu: 8 AM–6 PM
Fri: 8 AM–7 PM
Sat: 8 AM–1 PM