



# MyMoney.club newsletter

Michigan Schools & Government Credit Union



## CYBERSECURITY: It's a TikTok World!



No one can argue that TikTok has seen a huge surge in popularity. While it can be fun to create your own TikTok, there can be cybersecurity concerns about video-sharing. It's important to be aware of the risks while you're watching and posting. Whether it's Twitter or TikTok, or any other social media app, there's one warning you should heed – be careful what you share. You should never assume your actions are safe and secure. For TikTokers specifically, here are some tips to remember.

- To minimize risk and maximize safety, consider carefully each follower request before accepting it.

- Make your TikTok account private so that only your friends can see your videos and likes. Head into Settings > Privacy and Safety and look for the Discoverability heading. Click on Private Account.
- Don't let other people find you. The TikTok default is to share your video on the 'For You' pages of strangers. Making your account private will keep this from happening. It will also prohibit people finding you via search engines.
- Limit interactions to friends and loved ones. TikTokers can view and download your content, direct message you, and Duet with your videos. TikTok defaults to ON for these, but you can change your settings to make sure only you and your friends have access. Visit the Safety section of the Privacy section to make the changes.
- TikTok gives users the ability to block other users for any reason. A blocked user will not be able to follow you. They also will not be able to view, like, or comment on your videos. To block a user, go to the Profile tab of the user you want to block > Tap Settings icon (top right corner) > Tap Block.
- TikTok has Community Guidelines, and TikTokers can report content that is in violation.

Source: ConnectSafely.com

## Emergency funds can save the day!

If the Covid pandemic has you thinking about your future, consider an emergency fund for when you may need it most. Emergency funds are those savings stockpiles you can rely on when life throws you a curveball. And your adult self will be very grateful when you get in the habit now. Let's say you lose a job or can't find one, or have to take a break from college because of a health issue. Emergency funds to the rescue! As you continue to save for a rainy-day, think about how much you may need to put into savings to cover an emergency situation that may arise, too. Either way, any amount of money you stash away is helpful when things go awry.



**MSGCU's MyMoney.club teaches teens aged 13-17 the basics of money management. After opening an account with a \$5 minimum deposit, members can attend free financial education seminars, learn more about college aid and planning, and apply for special scholarships.**

**Congratulations** to Marina for the winning submission for **“The best thing about being a teenager.”**

“The best thing about being a teenager is getting to have the best of both worlds. While some may not see it this way, and at times neither do I, I try to see my teenage years as the best of both worlds. I get to grow up and experience “grown up” things such as driving, having a job and being somewhat more financially independent, and getting more freedom to manage my own time. At the same time, I appreciate that I still have parents that handle the “hard stuff” like taxes, mortgage, and insurance.” — *Marina S.*



## What tips do you have on saving for emergencies? *Contest!*

Tell us in 100 words or less, and feel free to add pictures or photos to your submission. Email your entry along with your name, age, address, and phone number to [contest@msgcu.org](mailto:contest@msgcu.org). Include “MyMoney.club submission” in the subject line. Every teen with a winning entry will receive a **\$75 deposit\*** in their MyMoney.club account.

**Deadline for entry is November 22, 2021.**

\*Contest limited to members ages 13 to 17. No substitution for prizes. Winners must be a MyMoney.club 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.

## Autumn is filled with possibilities.

Autumn is here! There is much beauty to explore during the fall season. The possibilities seem endless. With the weather just right and the leaves changing, sift through these ideas to try something new.

- Go for a bike ride.
- Visit a haunted house or a cider mill.
- Host a Halloween party and have a costume contest.
- Join a club at school and meet new friends.
- Volunteer at a food pantry.
- Have an overnight movie marathon with your friends.
- Carve pumpkins outside with a bonfire.
- Navigate a corn maze.
- Sketch things in nature, like leaves falling to the ground.
- Visit a park for a long walk with your dog.
- Take photos of nature and manipulate them into abstract images on your phone.
- Camp out in your backyard.
- Help your parents with autumn gardening chores.
- Volunteer to rake a neighbor's yard or walk their dog.
- Roast pumpkin seeds. Or try a recipe that involves other fall crops, like apples, pumpkin, and squash.
- Cook a meal for your family.



## Mark Your Calendars

**Columbus Day (Closed)**  
Monday, Oct. 11

**Veterans Day (Closed)**  
Thursday, Nov. 11

**Contest Deadline**  
Monday, Nov. 22

**Thanksgiving (Closed)**  
Thursday, Nov. 25

**Christmas (Closed)**  
Friday, Dec. 24  
Saturday, Dec. 25

**New Year's (Closed)**  
Friday, Dec. 31  
Saturday, Jan. 1



### Visit a branch

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