



The Savings Scoop

Michigan Schools & Government Credit Union



WAYS TO SAVE ON your Halloween costume

If you're dressing up on October 31, don't spend a scary amount on your costume. Keep these money-saving tips in mind to ensure your costume is affordable:

Set a budget. Knowing how much you want to spend before you shop will help you determine if you can buy a costume at full-price or need to explore other options like borrowing or making one.

Shop outside the box. Think about shopping at thrift stores (they might even have a costume section), dollar stores, or consignment shops. Discount stores like TJ Maxx and Marshall's sometimes carry costumes and accessories too.

Check your closet for clothing you can repurpose. Many costumes come together by using pieces you already have.

Search online with your parent or guardian for affordable DIY ideas. The internet is full of creative and inexpensive costumes.

Borrow a costume from a friend or family member. Did your friend have a really cool costume last year? Ask them to borrow it and offer to share your candy from trick-or-treating as a thank you. You could even swap costumes with a friend so you both save money!

From your friends at MSGCU, have a safe and fun Halloween!



Helping others in our community!

At MSGCU, we are a caring organization that always tries to show kindness by giving time and resources to those who need it most. Complete the activity below to help Adam donate his toys to other kids in his community. If you have toys you don't play with anymore, maybe you can donate yours too!



CONGRATULATIONS TO THE WINNERS!

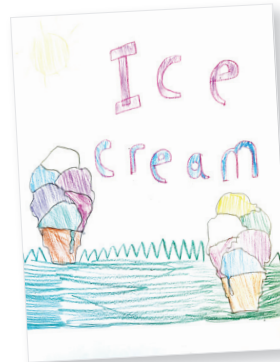
We received some amazing artwork for our "Favorite Summer Treat" Contest!



Ellize, Age 8



Hope, Age 10



Piper, Age 8



Isabel, Age 8



Gabriel, Age 7



Juliette, Age 11

CONTEST! Create a picture of your favorite fall activity!

The leaves are changing colors and the weather is getting cooler. Do you know what that means? Fall is in the air! We want to see what you like to do in this fun season. Color or draw a picture of your favorite activity like visiting the cider mill, playing in the leaves, carving pumpkins, or trick-or-treating in your Halloween costume. Send us your creation 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 Monday, November 20.



Giggles!

How do you mend a broken pumpkin?

With a pumpkin patch!

What's a scarecrow's favorite fruit?

Straw-berries.

Why do birds fly south in the fall?

Because it's too far to walk!

* 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 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.

Mark Your Calendars

Columbus Day (Closed)

Monday, Oct. 9

Veterans Day (Closed)

Saturday, Nov. 11

Contest Deadline

Monday, Nov. 20

Thanksgiving (Closed)

Thursday, Nov. 23

Christmas (Closed)

Monday, Dec. 25

New Year's Day (Closed)

Monday, Jan. 1, 2024



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