



The Savings Scoop

Michigan Schools & Government Credit Union



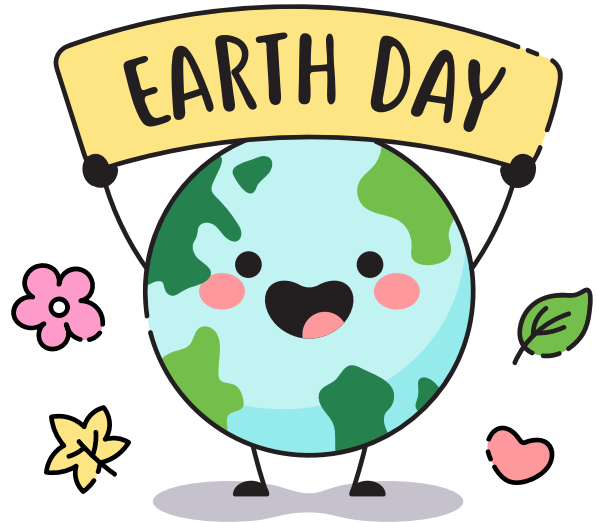
INVEST IN OUR PLANET THIS EARTH DAY!

April 22 marks Earth Day and there are many ways you can pitch in to help improve our environment. Here are some ideas that you and your parent or guardian can do together to make a positive impact on our planet:

Go plastic-free – it's easy to make small changes in your everyday life that will reduce plastic use and potential litter. Switching to a reusable water bottle is a great first step.

Make a bee feeder – these tiny creatures play a big role in pollinating plants, which helps support the growth of the fruits and vegetables we eat. There are many ideas online for making a homemade feeder.

Plant a tree – did you know trees help clean the air we breathe? They're also homes for many animals.



Take a nature walk – enjoying the outdoors is a fun way to spend Earth Day with family and friends. You can even take a bag with you to clean up any litter you see during your time outside.

Financial Capability Month

April is Financial Capability Month, which used to be known as Financial Literacy Month! It's never too early to start learning how to responsibly manage your money. Here are some tips to help you grow your financial knowledge:

Build your savings. When you receive money for your birthday or a holiday, deposit it to your Save-A-Lot Squad account to save for your future.

Learn the value of earning money. Talk with your parent or guardian about earning an allowance for helping around your home.

Recognize needs versus wants. There are lots of things we want to buy, but do we really need them? Learning to spot the differences between needs and wants can help you be a smart spender as you grow.



so silly!

What do you write in a rabbit's birthday card?
Hoppy birthday!

What kind of tree fits in your hand?
A palm tree!

How do we know that the ocean is friendly?
It waves!

CONGRATULATIONS TO THE WINNERS!

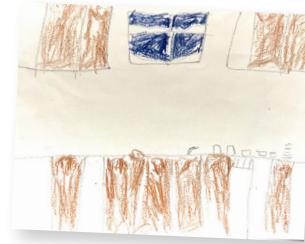
We received some amazing artwork for our "Show us how you help around your home" contest!



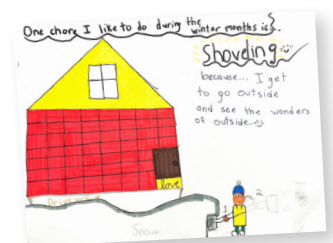
Abrielle, age 9



Piper, age 9



Dominic, age 6



Emma, age 9

Celebrate Earth Day Contest! Share your favorite thing about nature!

MSGCU wants to see what you love about the outdoors. Draw or take a picture of your favorite thing in nature – maybe it's a big tree in your neighborhood or an animal you spot on a nature walk. Send us your picture 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 Friday, May 17.

*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 June. 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

Contest Deadline

Friday, May 17

Memorial Day (Closed)

Monday, May 27

Juneteenth (Closed)

Wednesday, June 19



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