



The Savings Scoop

Michigan Schools & Government Credit Union



HAPPY NEW YEAR!

FEED YOUR PIGGY BANK AND WATCH IT GROW!

Happy New Year! It's a great time to make a plan for building your savings account in 2025 and beyond. Setting money aside now can really help you in the future, like when you are ready to go to college or buy your first car when you're older. MSGCU is always here for you and your parents, and we can help create your savings plan. Here are some tips to get you started:

Set a goal for the year. Having a goal in mind will give you something to work toward. To make it easy to stay on track, you can even break it down to a monthly savings goal. For example, if you'd like to save \$120 this year, target to add \$10 each month to your savings.

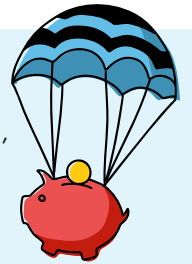
Talk about getting an allowance. Earn some cash to save since money trees don't grow in your backyard (what a bummer!). Ask your parents what you can do to earn an allowance and tuck that money in your savings.

Make deposits. If you receive money for your birthday, a holiday, or for doing chores – make a deposit to your MSGCU savings account.

Celebrate when you hit that savings goal. Reaching your goal is a big deal and you should feel proud of yourself. Think of a fun way to celebrate when you do! Maybe you can go out for your favorite special treat.

Word Search Activity

If you got to spend some of your allowance, what would you buy? Complete the wordsearch below for some fun ideas of what you could purchase.



How do you spend your allowance?

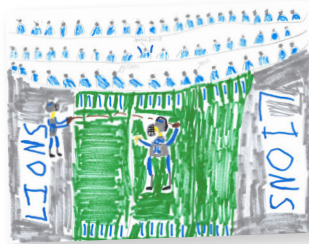
Q	R	B	S	W	K	W	C	S	M	H	A	S	T	I
D	Y	Y	R	D	B	L	A	G	A	U	T	T	U	M
X	O	P	M	Y	O	H	L	N	G	C	S	U	J	H
T	E	S	D	T	E	X	B	I	P	Q	E	I	L	E
O	C	I	H	G	A	P	B	V	Y	S	O	A	C	K
M	I	I	J	X	M	B	Q	A	Q	Z	U	Z	Y	D
F	N	D	G	P	G	B	S	S	P	K	M	Z	T	N
G	Y	G	N	D	Q	E	V	Y	T	H	O	I	F	M
W	J	J	W	Z	M	A	L	O	E	Y	H	P	A	G
N	T	T	S	A	G	I	F	T	S	Z	H	E	P	Y
L	S	D	G	F	D	F	G	G	C	L	R	P	M	B
Z	Y	S	N	C	B	D	E	V	N	C	J	E	C	X
T	K	K	K	H	D	M	I	E	S	J	F	E	V	P
Y	A	P	U	E	W	K	K	F	J	N	T	S	R	I
E	B	A	M	S	U	B	T	T	H	C	N	C	Q	A

CONGRATULATIONS TO THE WINNERS!

We received some really creative drawings and paintings for our Autumn Artwork contest. Thank you for sharing with us!



Emery, age 10



James, age 10



Zoey, age 10



Gabriel, age 8

Winter Contest!

Tell us about your plan for earning an allowance!

There are many ways you can pitch in at home to help your parents and earn some money for your savings, a win-win! How will you get an allowance? Draw or paint a picture of what you plan to do – maybe it's helping do the dishes, cleaning your room, or feeding your pet. Send us your artwork 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, February 21, 2025.

What gift should you never give a snowman?
An electric blanket!

What is the best winter breakfast?
Frosted Flakes!

Where do snowmen keep their money?
In snowbanks!



Giggles!

* 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)

Wednesday, January 1

Martin Luther King Jr. Day
(Closed)

Monday, January 20

Presidents' Day
(Closed)

Monday, February 17

Contest Deadline

Friday, February 21



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