

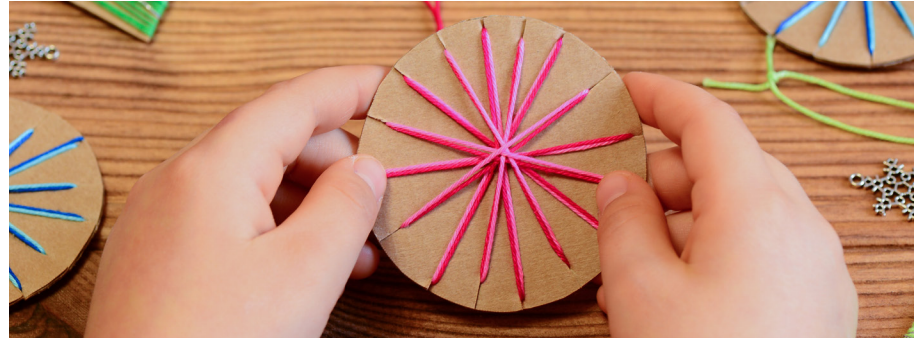


# The Savings Scoop

Michigan Schools & Government Credit Union



## HOMEMADE GIFTS = Meaningful keepsakes



Wondering what to give your family for the holidays? Let your imagination and creativity flow with a handmade present straight from your heart. Be prepared with paint, glitter, markers, ribbon, glue, a twig of holly, or anything else you can think of. Here are some ideas that your family will cherish:

### Be a superhero against cyberbullying

Cyberbullying can happen online or through text and email messages. Here are some tips to help protect yourself from cyberbullying and what to do if you're bullied:

- Never tell friends or anyone else your online passwords. Only let your parent or guardian know your passwords.
- Be kind to others online. Don't share things that can hurt or embarrass others. Think about how you would feel if it were done to you.
- Don't respond to any emails, app messages, or text messages sent by a bully. Don't forward their messages to other kids either, but do tell an adult.
- If you are receiving messages that make you sad or scared, talk to a trusted adult right away. They can help solve the problem.

Sources: [stopbullying.gov](http://stopbullying.gov), [parents.com](http://parents.com)

- Make an ornament out of just about anything. Cardboard, salt dough, clay, paper mache, macaroni? The choice is yours!
- Craft a jewelry box out of an egg carton. Paint it with all your favorite colors and pictures.
- Bedazzle a wooden picture frame from the craft store. Put a favorite photo inside of you and your loved one.
- Personalize a plain white mug with porcelain markers. Put their favorite candies inside.
- Paint a simple clay flowerpot and include a little plant from the grocery or hardware store.
- Whip up a jar of body scrub with sugar, olive oil, and essential oil.
- Create a superhero cape out of a t-shirt. Decorate with felt and puffy paint.
- Make a frame out of popsicle sticks and color with markers.
- Grab two large pieces of fleece to transform into a tie blanket. Pick out fun pieces of fabric that will remind your loved one of you!

### Giggles!

What did the big flower say to the little flower?

You're really growing, bud!

What word is spelled wrong in the dictionary?

Wrong.

I have lots of keys, but I can't open a door.

What am I? A piano.





## CONGRATULATIONS TO THE WINNERS!

Lucas, age 9, played baseball this summer. He says it was even more fun than video games!

Amira, age 11, went camping, swimming, and played with water balloons with her friends.

Lexi, age 12, enjoyed unplugging with activities like boating, swimming and reading.

Jaxon, age 11, played soccer, rode his bike, and hiked in Tennessee.

## CONTEST!

### What's the best gift you've ever received?

We all have that memorable gift we've received. Maybe it's a favorite stuffed animal, book, or even a family vacation. Whatever it is, we want to know about it. Write about it, show us in pictures or drawings, or do both.

Ask your parent or guardian to send us your entry by emailing it to [contest@msgcu.org](mailto: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 November 22, 2021.**

\*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. 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



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