

ROOTS

MIDWEST AMERICA
FEDERAL CREDIT UNION®

a newsletter exclusively for 13-17 year olds in Growing Up MidWest

Fall 2022

Celebrate the Holiday Season with MidWest America



Fantasy of Lights is a Northeast Indiana Christmas tradition and we want to give your family the opportunity to see this year's outdoor display for free! The personal vehicle price is normally \$10, but we are offering **one pass** to each Growing Up MidWest family at **no charge**.

This 2-mile route through Fort Wayne's Franke Park has something new to see each year. There will be 8 additional displays for the 2022 season. Fantasy of Lights is open nightly through December 31st, so you can pick the best night for you to see the amazing light displays.

Each family that signs up for their free pass will automatically be entered to win a **Cozy Night at Home Gift Basket** filled with all the makings for a fun evening at home with the family! You can receive a **BONUS** entry in the drawing if you can name either of the long-time MidWest America sponsored light displays at the Fantasy of lights. You may provide either the name of the Christmas movie it highlights or provide a description of a key feature from the display.

Hurry, this offer is only available to the first 100 Growing Up MidWest members and their families. **To reserve your pass, have your parent or guardian call our Marketing Department at 260-482-3334 ext. 5800 or toll-free at 800-348-4738 ext. 5800. You will need to indicate the MidWest America branch where you would like to pick up your pass.**

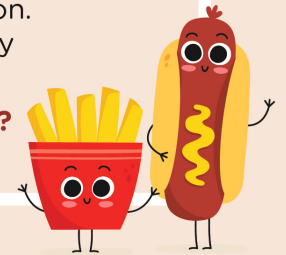
All reservations for Fantasy of Lights passes must be made by Friday, December 2nd. Passes will be available for pick up at your preferred branch beginning December 7th.

**GROWING
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Two Fathers Two Sons

Two fathers and two sons go to lunch at a cost of \$7 per person. Combined, they pay only \$21.

Why not more?



Answer: The two fathers and two sons are actually three people: a grandfather, a father, and a son.

gratitude [grat-i-tood]

Noun. The quality or feeling of being grateful or thankful.

Thanksgiving is the time of year we remember to be grateful for all of life's blessings that come our way. What will you be thankful for this year? Will it be your family, friends, home, or even your education?

Remembering to *be thankful* is important but don't forget to also *show gratitude* to others for what they do for you. Take a few minutes to thank your parents, siblings, or even your teachers at school and let them know how much you appreciate them. Go out of your way to do something nice just because they mean that much to you!



BECOME A SHELF MASTER

Consider everything that you take from the shelf and place in your basket

BRAND NAME VS. GENERIC

Save the brand names for products where you can really taste and see the difference. For everything else, generic or store-brand products are just fine and cost much less.

PAYING FOR CONVENIENCE

Convenience comes at a premium price. Avoid prewashed and precut fruits and vegetables, shredded cheese and other overpriced foods. Instead, save money by doing some of the work yourself.

COMPARE PRICE PER UNIT

Packaging shapes and sizes can make it difficult to compare prices. Some retailers break down how much you are paying per unit on their price tags. If you're still not sure, take out a calculator.

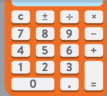
LOOK UP AND LOOK DOWN

More expensive items are placed at eye level. For example, brand-name cereals are typically placed on middle shelves, while healthier options are at the top and cheaper cereals are at the bottom.

COUPON CLIP YOUR WAY TO SAVINGS

Check for store or product coupons ahead of time to save major bucks

Groceries cost American households	\$386.92	a month
An average family using coupons can save	\$38.40	a month
That's a potential savings of	\$460.80	a year



NEXT-LEVEL COUPONING!

SAMPLES



Always sign up for a free sample. In most cases, your freebie will also come with coupons for significant savings and discounts on other related products.

SOCIAL



Like your favorite brands on Facebook and follow merchants on Twitter. Many brands reward their loyal customers with exclusive offers, so you'll stay up to date on contests and giveaways.

HOMEWORK



Hard work pays off when it comes to couponing and saving money. Do online searches for the best price and search for coupons from grocery stores as well as from product companies.

How to Fight Inflation at the Grocery Store

You may have heard the term “inflation” before but chances are you’ve heard grown ups recently talk a lot more about it. Simply stated, inflation refers to the rate of change or increase in the average prices of goods and services. In this issue, we want to give you some tips to share with your family on how you can save money at the grocery store. First off, consider “Breaking Up with Name Brands”.

Picture this: you’re steering your shopping cart through the sliding doors of the supermarket, shopping list in hand. As you walk the aisles, there’s a strategy you can use to save an average of 33% on your entire purchase. It doesn’t require any coupon clipping or rewards cards. And the best part? You still get every single item on your list. The secret? Buying private-label products instead of brand-name products.

What are private-label products?

Commonly referred to as “store brand” or “generics,” private-label products are manufactured by a supplier and offered under another retailer’s brand. Some suppliers exclusively offer store-brand products, while others are brand-name manufacturers who also use their facility to create value-brand products in a non-competitive category (a brand-name ketchup producer may also manufacture a store-brand tomato paste, for example). In some cases, a single supplier may provide products (with different recipes and formulas) for a number of different store brands.

Why are they so much cheaper?

Private labels are able to sell their product for less because their marketing and advertising costs are significantly lower than their brand-name counterparts (when’s the last time you saw a Super Bowl commercial for no-name tortilla chips?) and they’re able to pass those savings along to the customer.

What about the difference in quality?

One of the biggest obstacles in switching over to a store brand is a psychological one: getting over the idea that a brand name automatically means top quality. We’ve all had the experience of being disappointed after straying from a brand-name product—but by convincing yourself that all off-brand products are low quality, you’re missing out on some great deals, as well as some great products.

Single ingredient? No-brainer.

When something on your list has a single ingredient, it’s hard to justify paying more for a brand name (salt is salt; bleach is bleach). The same applies to simple pantry items such as flour, sugar and spices. For produce, learn to read the signs for freshness before defaulting to the label. Other kitchen cupboard staples such as nuts, dried fruits and canned foods are also interchangeable for the most part.

Play with preference

Take a peek inside your fridge and pantry and take note of the products you consistently buy brand name. Is there a reason why you’ve never strayed from them? Do you have a real preference for the taste, or are you buying them simply because that’s what you grew up with? Substituting the occasional brand-name stock, seasoning or sauce with a store brand can be a great way to save money while exploring new flavor profiles.

Be selective about your brand loyalty

Sure, sometimes a brand-name product will outperform its generic version—but before you automatically reach for the national brand, think about whether that performance is really worth the extra expense.

Trial and error

We tend to be creatures of habit; as a result, it can be difficult to introduce change into our routines. Not every generic product you try will be a winner, but that doesn’t mean that there aren’t any generic winners out there! Instead of overhauling your entire shopping list all at once, try swapping out one or two products every time you go to the store and see what works for you.

For other ways to fight inflation at the store, visit our latest “It’s a Money Thing” video [How to Save on Groceries](#).

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