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Extra Credit Union Helps Homeless Students Amid Frigid Winter Temps

Members/staff collect \$1,120 and 700 winter/personal care items

WARREN, Mich. – Friday’s low is expected to be 7 degrees. Tuesday, it is predicted to be negative 3 degrees. The “real feel” will likely be way below that. For those who have a warm place to call home, much of this is meaningless—just something to “complain” about.

However, for the 1,150 homeless students and their families who are registered in Macomb County, this means everything—that’s adding frigid and dangerous, life-threatening temps on top of no consistent place to call home and scarce meals. Thankfully, school is a stable and secure place for these students—not to mention warm with meals.

Luckily for these students, they also have the help of the [Macomb Intermediate School District’s \(MISD\) Homeless Education Project](#) to provide the students and their families with community resources, as well as personal care items and even food.

And this year, because of the great support [Extra Credit Union](#) received from its staff and credit union members, the financial institution was able to donate \$1,120 to the [MISD Homeless Education Project](#), in addition to 708 personal care items including hats, gloves, scarves, socks, toothbrushes, toothpaste, soap, and others.

The [project](#) assists parents and their families who are temporarily between homes by providing them with useful daily items and necessities, as well as plugging them in to community resources where they can obtain additional assistance.

“The donations of money, hygiene items, socks, hats and gloves are used to support the stability of students that are homeless in Macomb County. Although their living situations may be turbulent, the students know that school is a safe, supportive and consistent place for them,” said Mary Lebioda, MISD’s School Health and Related Services Consultant and liaison with the project. “With an average of 1,600 homeless students per year over the past few years, the needs for items from the community is huge! The support from businesses, churches and other community groups is greatly appreciated, and goes directly to the students.”

Last school year ended with a total of 1,296 homeless students in the county and the 2016-17 school year ended with 1,594 registered homeless students.

This is the eighth “Mittens for Kids” drive the credit union has hosted annually to benefit the project. And most years, the donations greatly increase. Last year, the credit union donated \$1,068 and 700 personal care items.

Deidra Williams, President and CEO of Extra Credit Union, said she is greatly pleased with the credit union's efforts to help these homeless students and their families year after year—an effort that also supports the credit union's legacy of having been started by a group of local teachers 65 years ago.

“As we wrap our blankets tighter around us on these cold winter nights, we're reminded of those that don't have any and our hearts go out to them. It is our hope that one day these collections won't be needed, that everyone will have a warm place to call home. But until then, I'm glad to have a staff and membership who bands together time and time again to help others,” Williams said. “We are fortunate to have a staff and membership who have huge, warm hearts. They care about others in our community and they show it—I'm proud to be a part of such a loving family.”

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Extra Credit Union (www.extracreditunion.org) was founded in 1954 by a group of educators with \$856 in assets. Today, with two full-service offices in Warren and Sterling Heights, Mich., Extra Credit Union (ECU) has more than 20,000 members and \$231 million in assets. Extra Credit Union works with the local community and educators to provide hands-on learning, financial fundamentals, and customized services to help students and educators make good financial decisions. In addition, ECU provides solution-based lending and credit education programs to open lending possibilities to people of all credit backgrounds in Macomb, Oakland, St. Clair and Wayne counties. Deidra M. Williams serves as President/CEO, leading the credit union in its mission.