



Waukesha State Bank

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Member FDIC

GOT THE WINTER BLUES? GET OUTSIDE AND HAVE SOME FUN!

Winter is a great time to get outdoors and have some fun in the snow!

- Go Sledding or Ice Skating
- Go Skiing
- Go Hiking
- Build a Snow Fort
- Build a Snowman
- Make Snow Angels
- Have a Camp Fire

And of course, the best part about getting outside in the winter is coming home to a nice, big cup of hot chocolate! Check out the recipe inside!

Plus, don't forget to go to the Friendly's Club page on our website, at the beginning of each month, to view the new monthly trivia question. Answer the question at any Waukesha State Bank office, and get a token that you can save and redeem for cool prizes.



FRIENDLY POST

A special note from Friendly the Eagle

January 2021



SAVING MONEY IS IMPORTANT... BUT WHY?

Hopefully you know that saving money is important. There are a lot of tips and tricks to help, some of which we'll talk about later, but have you ever stopped to wonder why it's so important? Why not just spend all the money you have to buy the things you want when you want them?

First, saving money can help you a lot in the future. It can help you pay for all the things you need, especially if an emergency comes up, like going to the hospital all of a sudden, and your savings can even help you pay for fun things, like going on vacations.

Second, saving is a great way to learn how to take care of your money. When you get older, you'll have to learn how to use the money you have to pay for the things you need, like food and clothes, and then you can save whatever is left over. If you do this well, you can get special deals from the bank when you need to borrow money to buy big things, like a car or a house.

Last, saving money now lets you have more fun in the future. Some people always worry about having enough money to pay for bills and rarely get to buy things they want. So the more money you have saved up, the more options you have to do fun things later!



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BANKING TERMS

You may have heard these terms before, but just in case here is a refresher:

DEPOSIT

Putting money into your bank account.

WITHDRAW

Taking money out of your bank account.

ACCOUNT BALANCE

This is the amount of money you have in your account at the bank.

INTEREST

The money you get paid by the bank to keep your money in a savings account, or the money you pay the bank in return for borrowing money.

BUDGET

A plan for how to manage your money. Usually it helps you determine how to use the money you have to pay your bills and how much you'll have left over to save and to spend.

So, how can you help your savings grow? Here are a few ideas:

OPEN A SAVINGS ACCOUNT

Congrats, you already did that! Having a savings account not only protects your money, but it also pays you interest.

USE A CLEAR JAR TO SAVE AT HOME

This lets you see your money grow every time you add left over coins or bills to the jar. Then, when the jar is full, bring it into the bank and deposit it into your savings account.



MAKE A GOAL

Is there something special you really want to buy? Maybe a new video game or toy? Find out how much it costs and make it your goal to save up enough money to buy it. A goal is a great way to keep your savings on track.

MAKE IT EASY

Make a rule that every time you get money, whether it's from doing chores, getting money on your birthday or from shoveling driveways this winter, you'll always put a few dollars into your savings account. That way you don't have to decide what to do with your money every time you get some. You'll just know to always save those few dollars, and you can watch your money grow.



TURN SAVING INTO A GAME

Think of fun ways to get yourself to save. Maybe every time you get a dollar with a star on it, that's the one you save. (Fun fact: The star means the bill was replaced.)

Or, ask your parents to match your savings if you reach a certain goal. Let's say you want a new toy and it costs \$20. If you can save up \$10, ask your parents if they will match it with the other \$10 so you can buy it.

JOKER'S CORNER

Can you figure out the answers to these winter jokes?



1. WHAT DO SNOWMEN EAT FOR BREAKFAST?

2. WHERE DO SNOWMEN KEEP THEIR MONEY?

3. HOW DOES A PENGUIN BUILD A HOUSE?

4. WHAT DO YOU GET WHEN YOU CROSS A SNOWMAN WITH A VAMPIRE?

5. HOW DID JACK FROST GET TO WORK?

6. WHERE DO SNOWMEN GO TO DANCE?

JOKER'S CORNER ANSWERS

1. Frosted Flakes.
2. In a snow bank.
3. Igloos it together.
4. Frostbite.
5. By icicle.
6. The snowball.

SLOW-COOKER HOT CHOCOLATE

Going outside to have some fun? Make this Slow-Cooker Hot Chocolate ahead of time so it's ready when you come back inside and you want to warm up.

- 6 cups whole milk
- 2 cups heavy cream
- 1/2 cup unsweetened cocoa powder
- 1/3 cup sugar
- 1 tablespoon vanilla extract
- 1/4 teaspoon salt
- 12 ounces semisweet chocolate chips
- Toppings (mini marshmallows, whipped cream, crushed candy canes, salted caramel sauce, etc.)

Directions:

Add the milk, cream, cocoa powder, sugar, vanilla and salt to a 6-quart slow cooker. Whisk until combined and the cocoa is dissolved. Stir in the chocolate chips.

Cover and cook on low, whisking every 30 minutes, until the chocolate is melted and the mixture is hot, about 2.5 hours.

Ladle the mixture into mugs and add toppings as desired.

