



**Waukesha State Bank**

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Member FDIC

# FRIENDLY POST



A special note from Friendly the Eagle

October 2020



## FUN THINGS TO DO WHEN YOU'RE STUCK AT HOME

- **Create a new board game** - Make up your own rules and design your own board and pieces.
- **Make a music video** - Crank up the music and rock out to your favorite songs.
- **Test your skills** - Challenge your family to minute-to-win-it games. You can even make a trophy that gets passed from winner to winner each time you play.
- **Pumpkin carving contest** - Get some pumpkins and have a carving contest with your family. Then post the pictures online and ask your friends and family to vote for their favorite.
- **Virtual game night** - Get together with your friends online and play games. You can get apps for games like Monopoly, Clue, Uno, and more with private multiplayer options.
- **Learn something new** - Search for videos online of something you've always wanted to learn. You can find anything from drawing to cooking or styling your hair.



One of the pumpkin carving ideas from [www.housebeautiful.com/entertaining/holidays-celebrations/g2530/pumpkin-carving-ideas/](http://www.housebeautiful.com/entertaining/holidays-celebrations/g2530/pumpkin-carving-ideas/)

## SPENDING WISELY: SAVINGS & CHECKING

Keeping your money in two separate accounts - one for saving and one for spending - can help you keep track of how much money you have and how much you need. You already have a Friendly's Club account (great job!), and the time will come when you'll need a checking account to manage your spending money and buy the things you need.

## WHAT'S THE DIFFERENCE BETWEEN A SAVINGS ACCOUNT AND A CHECKING ACCOUNT?



A savings account is used to save your money to buy big things that you don't need all of the time. This could be things like a car, a house, or even to take a family vacation. The goal of a savings account is to keep putting your money aside and watching your balance grow so it's there when you need it.



A checking account is used to buy smaller things you need regularly, like food for your family, paying monthly bills or even doing fun smaller things like going to the movies. The goal of a checking account is to give you easy access to your money because you need it all of the time.

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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 redeem for cool prizes.

### 3 EASY TIPS TO SPENDING MONEY

Spending money may sound like a lot of fun - you get to buy stuff you really want - but it can be tricky too.

What if your parents give you \$20 the next time you go to the store and let you get anything you want. What would you get?

Here are some tips that can help:

1. What does it cost? Look for things that are in your budget, which means they cost less than the \$20 you have.

2. How badly do you want it? What if you find two things that each cost \$20? Then you have to decide which one you want more.

3. Look for deals. If you can, look online and see if you can find your item for less money at another store. Then you can save whatever is left over to buy something else.

### SAVINGS VS CHECKING GAME

Here is a little game that can help you learn when to use each account. Circle each item you'd use your checking account to buy:



**CAR**



**FOOD**



**MUSIC**



**HOUSE**



**VACATION**



**COLLEGE**



**GAS**



**VIDEO GAME**

Answers: You would use your checking account to buy the food, music, gas and video game.

### DIY: CHOCOLATE COVERED CANDY CANE STIR STICKS

Pair these chocolate covered candy cane stir sticks with a packet of hot chocolate to make the perfect gift!

You'll need:

- 1 cup of semisweet chocolate chips
- 12 candy canes, unwrapped
- Waxed paper
- Colored sugar or sprinkles for decorating

To make them:

- Microwave the chocolate chips for 30 seconds and stir until smooth. Add another 30 seconds if the chocolate doesn't melt completely.
- Dip the stem (or the hook) of the unwrapped candy cane into the chocolate and place on a piece of waxed paper.
- Sprinkle the chocolate with colored sugar or sprinkles and cool completely.

Once cooled, you can wrap each cane in plastic wrap, tie them with a bow and add a packet of hot chocolate to give to someone for Christmas.



<https://www.tasteofhome.com/recipes/chocolate-dipped-candy-canes/>



### ARE YOU READY FOR CHRISTMAS?

The holidays will be here before you know it! As much fun as it is to get gifts, it's also fun to buy gifts for your family or friends. Do you know what gifts you would buy for them?

We can help! Make a list below (don't forget to check it twice!) of each person you want to buy a gift for. Then write down how much each gift costs (you may need to look these up online).

Gift #1 is \_\_\_\_\_ and is for \_\_\_\_\_.

It costs about \$ \_\_\_\_\_

Gift #2 is \_\_\_\_\_ and is for \_\_\_\_\_.

It costs about \$ \_\_\_\_\_

Gift #3 is \_\_\_\_\_ and is for \_\_\_\_\_.

It costs about \$ \_\_\_\_\_

Now add up all of the costs and you'll find out how much money you need to buy them.

Note: If you're buying gifts for more than 3 people, you can do this same thing on a sheet of paper and add as many gifts as you need.

