



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
- Go Ice Skating
- Go Skiing
- Go Hiking
- Build a Snow Fort
- Build a Snowman
- Make Snow Angels
- Have a Camp Fire
- Warm Up with Hot Chocolate

Make your fun in the snow even better with snow paint! Learn how to make it yourself 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 2022



THE ABCS OF SAVING MONEY

It's a new year, which is a great time to take a look at your account and see if there is anything you can do to make it better. Check out these ABCs of Saving Money for some ideas and reminders about saving:

A - ACCOUNT: Congratulations, you have a savings account already!

B - BANK: Banks keep your money safe.

C - CHECK: Check your savings regularly to make sure you're on track to reach your goals.

D - DEPOSIT: A deposit is money you add to your account.

E - EXCHANGE: You can save money by exchanging, or trading, games, clothes, etc. with friends.

F - FEDERAL RESERVE: The central bank of the United States.

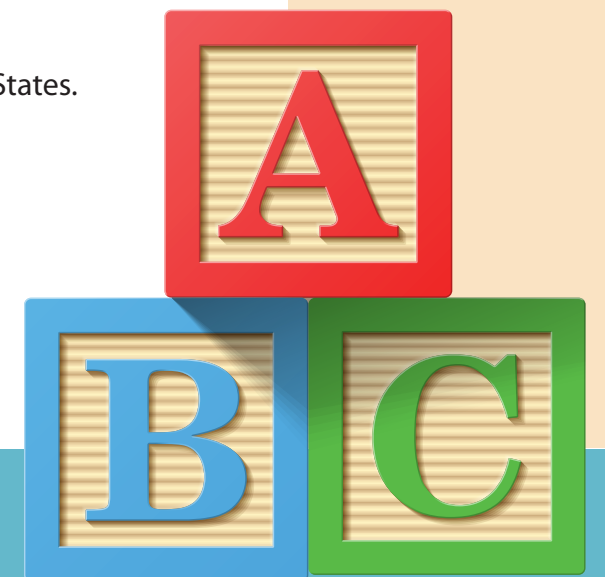
G - GOAL: Make a savings goal for the year.

H - HOMEMADE: Giving homemade gifts, or making homemade meals, can help you save money.

I - INTEREST: Interest is the money the bank gives you for saving.

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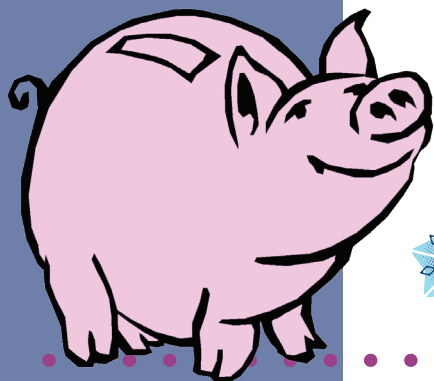
SAVINGS GOALS

What is a savings goal, and why do people make them?

A savings goal is usually something you make when you want to buy something but you don't have enough money yet.

For example, let's say you want to buy a new video game but need \$20 more. You can make a goal to earn and save that \$20 so you can buy your game. This helps you focus your savings on your goal so you don't spend your money on other things first.

Now that you learned about savings goals, do you have anything you want to save up to buy? The new year is a great time to think of things you need or want and make a plan, or a goal, to save enough money to buy them.



J - JOB: A job, or doing chores, is a good way to earn extra money.

K - KNOWLEDGE: Knowing more about saving wisely gives you more opportunities to save.

L - LOAN: Banks give loans so people can pay for expensive things, like cars, houses, vacations or college.

M - MORTGAGE: A mortgage is a special type of loan used to buy a house.

N - NEED: If you're trying to save money, only buy the things you need.

O - ONLINE: Look up what you want to buy online so you know if it's less or more expensive at the store.

P - PIGGY BANK: A piggy bank is a good place to keep your money until you're ready to deposit it into your savings account at the bank.

Q - QUALITY: Buy quality products so they last longer and will most likely end up saving you more money in the long run.

R - REPAIR: Before you spend money on something that broke, ask yourself if you can repair it instead.

S - SHARE: It's important to share your money with charities and people who need help.

T - TELLER: Tellers are the friendly people at the bank who help you deposit money into your savings account.

U - USED: Sometimes buying used things, like books or games, can help you save money.

V - VAULT: Money at the bank is kept in the vault to keep it safe.

W - WITHDRAWAL: You make a withdrawal when you need to take money out of your account.

X- "EX"PENSES: Managing your expenses, or things you need to pay for, can help save you money.

Y - YARD SALE: Selling your gently used items at a yard sale can help you earn some extra money.

Z - ZILLIONS: You could save zillions if you save wisely!

Can you think of any other ABCs of Saving Money? Try them out and see how much you can save in 2022!

JOKER'S CORNER

Can you figure out the answers to these winter jokes?



1. WHAT IS A SNOWMAN'S FAVORITE DRINK?

2. WHAT FALLS IN THE WINTER BUT NEVER GETS HURT?

3. WHAT DO YOU CALL A SNOWMAN IN SUMMER?

4. WHAT DO YOU CALL A SNOWMAN HAVING A TEMPER TANTRUM?

5. WHAT DOES A YETI ON A DIET EAT?

6. WHAT IS A SLED DOG'S FAVORITE TIME AT SCHOOL?

DIY SNOW PAINT

What could be more fun than playing out in the snow and painting... at the same time? Make your own snow paint and take backyard fun to the next level this winter!

Here is what you'll need:

- Squirty bottles (one for each color)
- Cold water
- Neon food coloring (or Kool-aid)

Directions:

In a squirty bottle, combine several drops of food coloring (or Kool-aid) with cold water and mix it all together.

That's it! Once you have all your paint mixed, put on your coat, boots and gloves and head outside to start painting the snow. You could build a snowman and paint it all different colors, play tic-tac-toe with a friend, or write a special message for your mom or dad. Be creative and have fun!

Source: <https://www.growingajeweledrose.com/2013/12/squirty-snow-paint.html>

JOKER'S CORNER ANSWERS

1. Iced tea.
2. Snow.
3. A puddle.
4. A meltdown.
5. Iceberg lettuce.
6. Snow-and-tell.

