



Waukesha State Bank

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Member FDIC

FRIENDLY POST



A special note from Friendly the Eagle

July 2021



WATER BALLOON VOLLEYBALL

Challenge your friends and family to a game of water balloon volleyball!

Supplies you need:

- Water balloons
- Beach towels
- 4 players (or teams of even players)

How to play:

- If you have a volleyball net, set it up and split your group into two teams on each side of the net. (If you don't have a net, just stand a few feet apart.)
- One team should place a water balloon in their towel and catapult it over the net.
- The other team should try to catch the water balloon in their towel.
- Keeping volleying the water balloon back and forth with the towels until one team drops it, giving the other team 2 points.
- The first team to reach 10 points wins!



SUMMER SAVINGS & REWARDS

Hooray, it's summer time! The weather is warm, school is out and every day is a chance to go out and do something fun.

What could be more fun than buying something you really want? But what if you don't have enough money to buy it? Well, even though we always talk about saving your money to buy the things you need, this time let's talk about saving up to buy something fun!

HOW TO GET STARTED

First, figure out how much money you want to save, and how much time you have to save it. For example, let's say you want to buy three things that cost \$24, \$58 and \$13. If you have 4 weeks to save up for all of them, how much do you need to save each week? Simply add them all up and divide by the number of weeks.

Next, find ways to earn the extra money you need each week. Are there more chores you can do around the house? Does your neighbor have a dog that you can walk every day for a small fee? What about hosting a car wash in your driveway for the people who live on your street? Talk to your parents and find something that makes sense for you and your schedule.

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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.

FUN THINGS TO DO THIS SUMMER!

Have a picnic at your local park

Take a bike ride down a local bike trail

Visit a county or state park and go on a hike

Go swimming at the beach or local pool

Direct your own movie with a smartphone or old video camera

Go disc golfing

Set up a sleeping bag in your yard at night and watch the stars

Go fishing

Make a bonfire and roast some marshmallows



PUT YOUR PLAN INTO ACTION

After you talk to your parents and make a plan, put that plan into action. If it's doing more chores, find out what you need to do and do them. If it's dog walking, talk to your neighbor and find out when they need you to walk the dog and where the leash is (and don't forget the poop bags!). If you'd rather wash cars, make flyers and put them in mailboxes around the neighborhood letting everyone know the date and time you'll be in your driveway and have a bucket, sponge, soap and hose ready.

Whatever you decide to do, be sure to set a price for your services that will help you achieve your savings goal. If you charge \$10 to walk the dog or for each car wash, how many walks or cars will you need to reach your savings goal? (Hint: Take your savings goal and divide it by the price you're charging).

REAP THE REWARDS

After you put your plan into action and have collected your extra money, you're ready to reap the rewards of all of your hard work! Go out and buy whatever it is you saved up for and have fun before the school year starts.

BUYING YOUR FIRST CAR: A GUIDE FOR TEENS (AND EVERYONE ELSE!)

If car buying is in your future, this article has great information for you to start thinking about. We've summarized most of it, but before you buy you may want to read the full article at www.driversed.com/trending/buying-your-first-car-a-guide-for-teens-and-everyone-else.



STEP 1: SET YOUR CAR BUYING BUDGET

Start by figuring out a price range you can afford. Consider how much you have in savings as a down payment (the more you have, the lower your monthly payment will be), and how much you can pay a month. Plus, don't forget about costs for gas, car maintenance and insurance.

STEP 2: DO YOUR HOMEWORK

Go online and research different cars. Consider how far you'll be driving, how many passengers you'll have, etc, to help identify the right car type, size and performance. It's also important to note the car's safety, reliability, fuel economy, technology and resale value.



SUMMER JOBS FOR TEENS



Earn some money this summer with one of these summer job ideas:

- **Sitter:** Whether it's keeping track of a neighbor's kid, playing with a family member's pet when they're at work, or taking care of the house while a friend is on vacation, being a babysitter, petsitter or housesitter can help put a few extra bucks in your wallet.
- **Photographer:** Get outside to take some pictures with your phone or a camera and sell them online.
- **Lawnmower / Gardner:** Ask the people who live nearby if they need help mowing their yard or tending their gardens.
- **Lifeguard:** See if your local pool or park needs lifeguards.
- **Cashier:** Head to your favorite store or fast-food restaurant and see if they need help checking people out or taking orders.



STEP 3: DECIDE ON A NEW OR USED CAR

Both new and used cars come with pros and cons, from purchase price to maintenance costs, safety features, insurance rates, technology features, and more. No matter if the car is new or used, look over all the features and decide what works best for you.

STEP 4: TAKE A FEW TEST DRIVES

A car that looks good online won't necessarily handle as expected. As a new driver, it's especially important to test drive several models to learn how each vehicle handles.



STEP 5: THE ART OF NEGOTIATION

Once you find the perfect car, don't get stuck paying the sticker price. Unlike most things you'll buy, the price of a car is negotiable. Note how much comparable cars are selling for when you do your research so you know what a fair price should be, and be prepared to walk away if you don't think you're getting the best deal.

Buying a car can be a lot of fun, and following these steps can help you be prepared and help you save a lot of money. And don't forget, our bankers are always here to help!