



Waukesha State Bank

PO BOX 648
WAUKESHA WI 53187
Member FDIC

FRIENDLY POST

A special note from Friendly the Eagle

July 2022



LET'S GO SWIMMING!

You and your family* are invited to join Friendly the Eagle at Wiberg Aquatic Center for a couple of hours of fun under the sun!

Sunday, August 7th | 10:00 a.m. to Noon

**Wiberg Aquatic Center at Wirth Park
2585 North Pilgrim Road in Brookfield**

**LIMITED TO THE FIRST
400 PEOPLE TO RSVP!***

We can't wait to see you there!
Please use the link below to RSVP by July 31st.
<https://wsbfriendlyswimevent2022.eventbrite.com>

If you have any questions, contact Tiffany at
tarthur@waukeshabank.com or (262) 549-8539.

NOTE: An adult must be with you throughout the event.

* Free for Friendly's Club members and their immediate family.



TOP 5 GOOD MONEY HABITS TO START NOW

Now is the perfect time to start making good money habits. There are a ton of tips and tricks out there, but here are our top five:

#1 - MAKE A BUDGET AND STICK TO IT

We talk about making budgets all time, but they really are important. Budgets keep you on track so you don't start spending more than you can afford. It's really easy to get carried away sometimes, and if you don't catch yourself, you can end up in a lot of debt that can be difficult to get out of.

#2 - MAKE A SAVINGS PLAN

A savings plan can help keep you focused on what you're saving up for, especially if it will take a while to get there. All you need to know is how much money you need to save and how long you have to save it. Then you can figure out how much you need to save each month to get there.

#3 - LIMIT YOUR DEBT TO THE ESSENTIALS

Taking on some debt is realistic - most people can't pay for a car, college or a house without borrowing the money to do it. However, try to limit borrowing money for the things you need, or only borrow what you can afford to pay back.

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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

Relax in a hammock or your favorite lawn chair

Read a book

Learn a new game or sport

Check out one of the festivals around town

Set out a bird feeder and watch the birds that stop by

Roast some marshmallows

#4 - CHECK YOUR CHECKING ACCOUNT REGULARLY

Set up a time each day or week to go through your checking account and make sure you know what's coming and going. Many people rely on the balance in their account to know if they have enough money to make a purchase, only to realize later that they forgot about another charge coming through and now their account is negative. Keeping good records can help you avoid this.

You should also check that everything is accurate. Everyone makes mistakes, even the places where you make purchases or the bank, and it's important to catch those mistakes as soon as you can to get them fixed.

#5 - WATCH FOR DEALS

Every day people scour the internet looking for the best deals before they buy something. After all, why pay more money than you have to? If you know you want to buy something in particular, look it up online and see where you can get the best price for it. And, don't be afraid to ask for a discount, if there are any special deals going on or even for a better interest rate on your credit card or loan.

WHAT'S UP AFTER HIGH SCHOOL?

Not sure if college, trade school or entering the workforce is right for you? That is a very personal and important decision to make. You might automatically think college is the way to go, but then you calculate the time and money a college education requires and your sure thing doesn't seem so sure. Trade or vocational schools offer certification and training in a variety of fields, offering you a quicker path to employment and independence. But, you worry you won't find satisfaction in one of their programs or feel like you missed out on a more comprehensive, traditional-school education. Or, you may decide that more schooling isn't for you and enter the workforce right away.

Whichever path you take, check out our blog page - www.waukeshabank.com/college-vs-trade-school-vs-entering-the-workforce - for a closer look at each option.



COOKIE ICE CREAM SANDWICHES

What's better on a hot summer day than ice cream? How about cookies with your ice cream... yes, please!

Here is what you need:

- 1 pouch (1 lb 1.5 oz) chocolate chip cookie mix
- Butter and egg called for on cookie mix pouch
- 4 cups ice cream, frozen yogurt, sherbet or sorbet
- Candy sprinkles, mini chocolate chips, etc. (optional)

Directions:

1. Heat oven to 375°F. Make cookies as directed on pouch, using butter and egg, except drop dough by rounded tablespoonfuls 2 inches apart onto ungreased cookie sheet.
2. Bake 11 to 13 minutes or until edges are light golden brown. Cool 1 minute before removing from cookie sheet. Cool completely, about 30 minutes.
3. For each ice cream sandwich, place 1 scoop of ice cream (about 1/3 cup) between 2 cookies. Gently press cookies together (ice cream should spread to edge of cookies). Roll ice cream edges in sprinkles. Eat immediately, OR to save for later, wrap sandwiches individually in plastic wrap. Place in resealable freezer bag, and freeze until needed.

www.bettycrocker.com/recipes/cookie-ice-cream-sandwiches



SUMMER VOLUNTEERING

Summer is a great time to volunteer, especially for students on break who don't have a job yet. There are so many places and ways to volunteer. Listed below are just a few ideas.

DOG WALKER

PARK CLEAN UP

HABITAT FOR HUMANITY

ANIMAL FOSTER CARE

PARK VOLUNTEER

YARD CLEAN UP

LAWN MOWING FOR SENIORS

You can find a lot of local opportunities at United Way of Greater Milwaukee & Waukesha County's volunteer opportunities page at www.volunteer.unitedwaygmwc.org/need/.