



Waukesha State Bank

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WAUKESHA WI 53187
Member FDIC

FRIENDLY POST

A special note from Friendly the Eagle

January 2022



UPCYCLE YOUR OLD JEANS!

Why spend money on new things when you could upcycle your old jeans and create something new! Using old denim from jeans is a great way to salvage and repurpose some awesome fabric. From desk accessories and storage to jewelry and hair accessories to new refashioned items like skirts, those old jeans have some serious potential.

Here are 21 ideas on things you can create this winter:

- Wrap bracelet
- Canvas art
- Bookmark
- Earrings
- Do-It-All bins
- Corsage
- Pocket organizer
- Corset
- Headband
- Pencil cube
- Vest
- Basket
- Stuffed toy
- Skirt
- Flowers
- Messenger bag
- Pouch bag
- Snack bag
- Tic-Tac-Toe game
- Camera bag
- Clutch

For easy to follow, step-by-step tutorials, go to <https://diyprojectsforteens.com/diy-crafts-old-denim-jeans/> and start making some awesome stuff today!



THE ABCS OF BANKING & 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 Banking & Saving Money for some ideas and terms about banking:

A - APY: The Annual Percentage Yield is how much interest you earn in your account throughout the year.

B - BALANCE: The amount of money that is currently in your account.

C - CHECKING ACCOUNT: An account people use to easily access their money to pay for things they use regularly (like food, gas, etc).

D - DEBT: How much money you owe to the bank or other people.

E - ELECTRONIC BANKING: Managing your accounts online.

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: The money the bank gives you for keeping your money in your bank account.

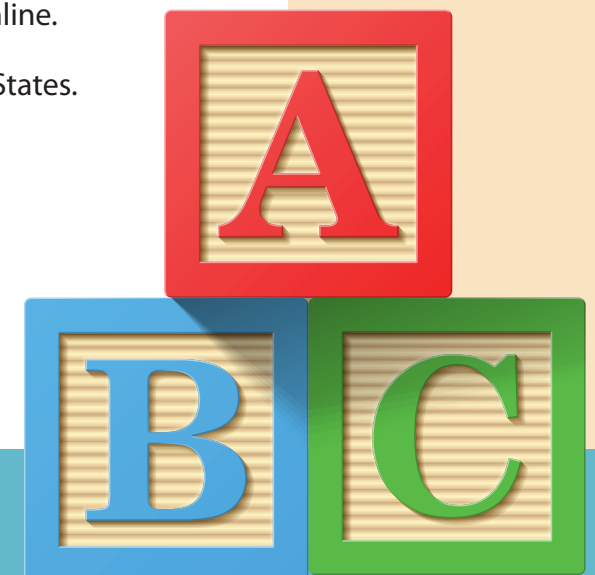
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Plus, don't forget to go to the Friendly's Club page on our website, at the beginning of each month, to view the new monthly trivia question. Answer the question at any Waukesha State Bank office, and get a token that you can save and redeem for cool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

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 - OVERDRAFT: If you spend too much money in your checking account, you could overdraw your account and be charged a fee.

P - PIN: Personal Identification Number is a secret number only you should know that lets you use your debit or ATM card to withdraw money or buy things at the store.

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

R - REPAYMENT: Paying back money you borrowed from the bank.

S - SAFE DEPOSIT BOX: A box that is stored at the bank that people can rent to keep the valuables and important papers safe.

T - TELLER: Tellers are the friendly people at the bank who help you deposit and withdraw money in and out of your account.

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

V - VARIABLE RATE: An interest rate that changes from time to time.

W - WIRE TRANSFER: Electronically sending money from one bank to another through a bank network.

X- "EX" PENSES: Expenses are anything you need to pay for, like monthly bills, car payments, food, etc.

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!

WINTER WONDERLAND WORD SEARCH



<http://www.theholidayzone.com/>

avalanche
blanket
blizzard
chimney
Christmas
coat
cold
December
earmuffs
February
fireplace
freeze
freezing rain
frigid
gloves

hail
Hanukkah
heater
hibernate
hockey
holidays
hot chocolate
ice fishing
ice skates
icicles
igloo
Jack Frost
jacket
January

Kwanzaa
lunar new year
melt
migrate
mittens
New Year's Day
quilt
scarf
shovel
skiing
sled
sleet
sleigh

slippery
slush
snowball
snowboard
snowdrift
snowflake
snowman
snowmobile
snowplow
snowstorm
sweater
vacation
Valentine's Day

