



Waukesha State Bank

PO BOX 648
WAUKESHA WI 53187
Member FDIC

FRIENDLY POST



A special note from Friendly the Eagle

February 2020



CALENDAR OF EVENTS

FREE Skate Party with Friendly!*

Get out your roller skates, and join Friendly the Eagle at Skateland in Waukesha!

Sunday, March 15th from 10:00 a.m. - Noon
RSVP by Wednesday, March 11th to Tiffany at tarthur@waukeshabank.com or call (262) 549-8539

*Friendly's Club members are free. Parents and friends can skate for \$7.00 each.

FREE Token Days

Visit any Waukesha State Bank office on the following days and get an extra token!

- February 14th to celebrate Valentine's Day
- March 20th to celebrate the first day of Spring
- April 22nd to celebrate Earth Day



NEEDS VS. WANTS

Some things you need — a roof over your head, electricity in your home, gas in your car to get to school — and some things you just want, like tickets to a show or dinner and a movie. You can fit both into your budget, and still set money aside, if you manage your spending with care.

DETERMINING NEEDS

Financial needs are expenses that are essential for you to live and work. They're the recurring expenses that are likely to eat up a large chunk of your paycheck, like your car payment or rent.

Some common needs are:

- Housing
- Transportation
- Insurance
- Groceries

IDENTIFYING WANTS

Wants are expenses that help you live more comfortably. You could live without them, but you enjoy life more when you have them. For instance, food is a need, but daily lunches out are more of a want.

Wants are things like:

- Travel
- Entertainment
- Designer clothing
- Coffeehouse drinks

Wants and needs won't be the same for everyone. You may need a car to get to school each day, but the type of car you need can vary. The same is true for smaller items, like a new coat. Outerwear is definitely essential, but if you have three other coats in your closet, that jacket is probably a want.

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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.

BUDGET

(bud-jet)

A plan for how to use your money.

Budget	
<input checked="" type="checkbox"/> _____	<input checked="" type="checkbox"/> _____
<input checked="" type="checkbox"/> _____	<input checked="" type="checkbox"/> _____
<input checked="" type="checkbox"/> _____	<input checked="" type="checkbox"/> _____
Total \$ _____	

BUDGETING FOR NEEDS & WANTS

So how do you start accounting for wants and needs in your budget? Begin by writing a list of all the things you buy. That means everything from gas for your car to Starbucks runs. Then, group purchases into broad categories like car, phone and coffee.

Next, divide your categories into two buckets: needs and wants. You would place insurance and a basic phone plan under needs, but a gaming subscription and your coffee drinks will more than likely fall under wants.

Last, subtract the total amount you spend on your needs from your income (or allowance) and whatever is left over can be spent on your wants, or even saved!

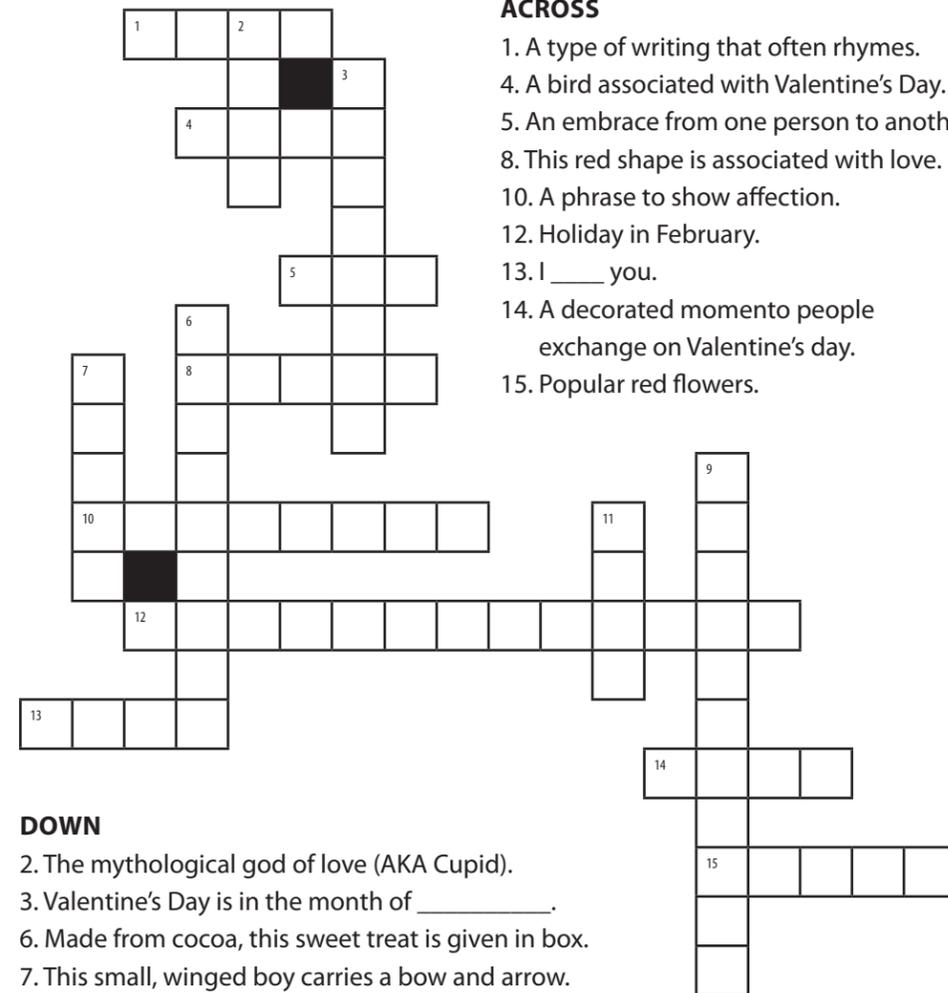
Let's practice. Follow the steps above to categorize all the stuff you currently buy, and figure out how much money you have left over to spend on the things you want.

Income \$ _____ - Needs \$ _____ = \$ _____

That total is the amount you have left over to spend on your wants.



HAPPY Valentine's Day



ACROSS

1. A type of writing that often rhymes.
4. A bird associated with Valentine's Day.
5. An embrace from one person to another.
8. This red shape is associated with love.
10. A phrase to show affection.
12. Holiday in February.
13. I _____ you.
14. A decorated memento people exchange on Valentine's day.
15. Popular red flowers.

DOWN

2. The mythological god of love (AKA Cupid).
3. Valentine's Day is in the month of _____.
6. Made from cocoa, this sweet treat is given in box.
7. This small, winged boy carries a bow and arrow.
9. The items Cupid carries to cast love spells.
11. A _____ is a gesture of love placed on a person's lips or cheek.

Answers
 Across: 1 - Poem; 4 - Dove; 5 - Hug; 8 - Heart; 10 - I love you; 12 - Valentine's Day; 13 - Love; 14 - Card; 15 - Roses.
 Down: 2 - Eros; 3 - February; 6 - Chocolate; 7 - Cupid; 9 - Bow and arrow; 11 - Kiss.

WAYS TO CELEBRATE VALENTINE'S DAY WITH YOUR FAMILY

Go out on a date for hot chocolate.

Make Valentine's Day decorations and hang them up around the house.

Pop some popcorn and watch a movie.

Make heart-shaped foods, like pancakes, sandwiches or pizza.

Snuggle up on the couch and read a book together.

Make candy hearts out of paper and write a note to someone special.

Dress up in red and strike a pose for an impromptu photo shoot.



DUCK TAPE ZIPPER POUCH

Create your own custom-made zippered pouch with duck (or duct) tape!

What you need:

- Ziploc bag
- Patterned duck tape (standard and 1" wide)
- Scissors or utility knife
- Cutting mat

How to make your bag:

1. Make sure the zipper is closed and trim the bag (if necessary) to the size you'd like.
2. Cut a strip of duck tape that is slightly wider than your bag and apply the strip to the top edge of the bag. Continue to apply strips of tape on both sides of the bag until it is completely covered.
3. Trim away all of the excess tape on the sides of the bag.
4. Use 1" wide duck tape (or cut your tape in half lengthwise) to seal both the short sides and the bottom of the pouch. Just place half of the strip along the edge and fold it over the seam.
5. Trim away any excess and you're done!

This project is from <https://www.happinessishomemade.net/no-sew-zippered-duck-tape-pouch/>

