



PO BOX 648
WAUKESHA WI 53187
Member FDIC

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

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

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

February 2020



NEEDS VS. WANTS

We all have things we need and things we want. However, depending on who we are and where we live, these might be different than someone else's wants and needs.

There are some things all humans need in order to live. For example, in order to survive, we all need air, water and food. These are called survival needs, which means we cannot live without them. There are other kinds of needs as well - things we don't need to survive, but we do need them to live our daily lives. These are called daily needs and include things like shoes and clothing.

Everything else that's not a survival or daily need is something we simply want. For instance, while we need shoes to protect our feet, we don't need fifty pairs of shoes in different styles and colors.

So how do you decide if you can buy more shoes, or a new game or bike? It can be a hard decision to make, especially if you only have a certain amount of money to spend.

That's where creating a spending budget can help. Turn the page to learn more.

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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 \$ _____	

BUDGET FOR NEEDS FIRST

Budgeting isn't particularly fun, but it is necessary to figure out how much money you have to spend for your needs and for your wants.

Let's practice. Let's say your parents give you a \$25.00 allowance for the week. Fill in the missing blanks, and find out if you'll have enough money to buy an extra pair of shoes.

Allowance money: \$25.00

Needs

- Lunch money - \$10
- Book for class - \$3
- Art supplies for homework - \$4

Wants

- New shoes - \$10

Now add up your Total Needs + Wants = \$ _____

And subtract if from your allowance money = \$ _____

What happened? Did you have enough money left over to buy your new shoes? If not, you may have to wait another week or until you get more allowance money to buy your shoes. What would have happened if you bought your shoes first? Then you wouldn't have had enough money left over to buy one of the things you need.



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!

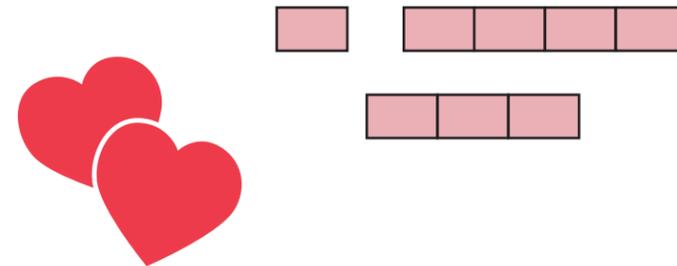
This project is from <https://www.happinessishomemade.net/no-sew-zippered-duck-tape-pouch/>

HAPPY Valentine's Day

Unscramble the words below to reveal a secret message!

LIRANGD	<input type="text"/>						
OLCHAOTEC	<input type="text"/>						
MOEP	<input type="text"/>						
BOLEDEV	<input type="text"/>						
LSWROFE	<input type="text"/>						
ANDCY	<input type="text"/>						
ORSSE	<input type="text"/>						
RRABYUFE	<input type="text"/>						

What did one heart say to the other on Valentine's Day?



Answers: Darling, Chocolate, Poem, Beloved, Flowers, Candy, Roses, February.
Secret Message: I Love You

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.

