



Waukesha State Bank

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Member FDIC

FRIENDLY POST

A special note from Friendly the Eagle

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DIY ACTION FIGURE / DOLL LAMP

Grab some old action figures or plastic dolls that you don't need anymore and turn them into a fun, stylish lamp!

Here is what you'll need:

- Old action figures or plastic dolls
- White and gold spray paint
- X-acto knife
- Fine grit sandpaper
- E6000 glue
- Super glue of choice
- Painter's tape
- Tall, skinny lamp

Learn how to make this project at <https://www.instructables.com/action-figure-lamp/>



BANK WISELY: TRIVIA CHALLENGE!

This year, we're focusing on banking wisely. It's one thing to open a bank account, but knowing how to use it well and responsibly can save you a lot of money and headaches in the future.

Let's see how much you know already! See if you can correctly answer the following questions:

1. You don't need a checking account if you have a savings account.
 True False
2. A debit card works just like a credit card.
 True False
3. If you have money in your checking account, you can spend it all.
 True False
4. You don't need your checkbook register if you don't have checks.
 True False
5. Once you make a budget you never have to change it.
 True False

Keep reading to find out the answers!

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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.

CHECKING VS. SAVINGS?

Take a look at the list below and circle the items you would use a checking account to buy.



Video Games



Car



Spotify Music



Iced Coffe Drink



Sailboat

Hopefully you said “false” to all of these questions. If not, don’t worry, we’ll explain all you need to know.

1. YOU DON'T NEED A CHECKING ACCOUNT IF YOU HAVE A SAVINGS ACCOUNT.

FALSE: A savings account is good for saving up for bigger things, like a car, vacation or going to college. It pays you interest, which is nice, but it also makes it difficult to withdraw money without going to the bank or ATM. That’s why having a checking account is good so you can easily access your money using checks or a debit card so you can buy things you need more often, like food, or do fun things, like go to the movies.

2. A DEBIT CARD WORKS JUST LIKE A CREDIT CARD.

FALSE: A debit card takes money out of your checking account, so you need to make sure you have enough money in your account to cover it. A credit card, on the other hand, basically lends you the money that you have to pay back.

3. IF YOU HAVE MONEY IN YOUR CHECKING ACCOUNT, YOU CAN SPEND IT ALL.

FALSE: Just because your account balance says you have money, you might still have checks or debit card transactions that haven’t gone through your account yet. Make sure you know what’s coming in and out of your account before you spend money you don’t have.

4. YOU DON'T NEED A CHECKBOOK REGISTER IF YOU DON'T HAVE CHECKS.

FALSE: Even if you don’t have checks, a checkbook register should be used to keep track of the transactions coming in and out of your account. You could also use a spreadsheet or notebook if you don’t have a register, or anything that lets you record and track your transactions.

5. ONCE YOU MAKE A BUDGET YOU NEVER HAVE TO CHANGE IT.

FALSE: You should review your budget regularly and make sure it’s working for you and your needs. Especially if your money situation changes, like if you get a raise at work or if you have to start paying for something you didn’t have to before.

BANKING WORD SCRAMBLE

See if you can outsmart Benny, the Banking Wise Owl, and unscramble the banking words below. (HINT: The words are all from the Banking Wisely: Trivia Challenge article.)

KBNA

ITWADHRLWA

LABENCA

BTIDE DARC

DTBGEU

KECCH

SVGNAIS

ENSITETR

CTUCOAN

Answers: Bank, Withdrawal, Balance, Debit Card, Budget, Check, Savings, Interest, Account



START A GARDEN THIS SPRING!

Spring is the perfect time to start a garden! Even if you don’t have a yard, you can still plant some yummy veggies or gorgeous flowers in pots on the porch or around the house. Here are some things to keep in mind.

- Figure out what you want to plant. Do you want to grow something you can eat? Or maybe your favorite flower or plant?
- Research what it needs to thrive. Different plants need different amounts of water and sunlight, or even space to grow. Be sure to read the care instructions, and make sure you can give it all the love it needs to grow.
- Visit your local garden store. Once you know what you want to grow and what it needs to thrive, visit your local garden store to get all the things you need, like pots and soil, a watering can, a shovel or trowel, gardening gloves... oh, and you’ll probably need some seeds or starter plants too!
- Give your garden some love. No matter what you plant, make sure it gets all the sun and water it needs. It might be a good idea to set a reminder, either on your phone or chore chart, to water your plant since that can be an easy thing to forget. Then sit back and watch your garden grow!

