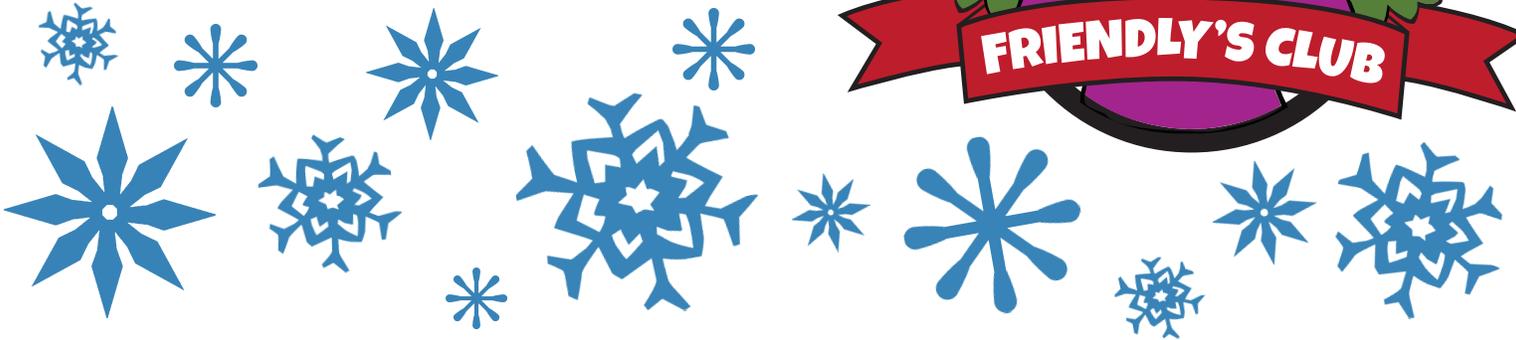


FRIENDLY POST

A special note from Friendly the Eagle | January 2016



SAVE... AND SPEND... WISELY!

One trick to saving and spending wisely is to actually use four banks instead of just one! This helps you physically put money aside for different things, rather than just doing it on paper or in your head.

Use piggy banks or jars, anything that can hold your coins or dollars, and simply label each of them with:

- **SAVE** - This jar is for money to be used later or on larger items, or before you're able to visit the bank.
- **SPEND** - This jar is for money you need every day or week, like lunch money.
- **INVEST** - This jar is for money you're saving to use years from now, like for a house or retirement. When you have enough, you may want to speak with a banker about opening a special investment account.
- **GIVE** - This jar is for money you want to donate to a non-profit organization, your church or neighbor.

Make it fun and decorate each jar with stickers or photos. For example, if your **SAVE** bank holds money for a new bike, that's the picture you should tape to that jar to keep you motivated to save.

BRR... IT'S COLD OUTSIDE!

Is it too cold to get outside? Have a fun night in with your family. Here are some ideas:

- Family game night
- Watch your parent's favorite movie from when they were your age, or your favorite right now
- Make a meal for your family
- Start a family book club



WINTER FUN!

You've most likely built a snowman once in your life... but have you ever painted one? It's easy! Just build the snowman first, and then use a spray bottle filled with water and food coloring and paint it.

Have fun and be creative. Make a snowman crawling on the ground and paint it in camouflage like a soldier, or give it a hat and paint it blue like a wizard. What other ideas can you come up with?



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CALENDAR OF EVENTS

Friendly is staying warm this winter, but watch for details on a financial literacy event we're hosting in April at the Marcus Majestic Theater!

Check our website for details and to find out where Friendly will be next!

Go to our website, www.WaukeshaBank.com, at the beginning of each month to view the new monthly trivia question. Answer the question at any Waukesha State Bank office, and receive a token. Save your tokens and redeem for cool prizes.



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SAVING SMART

A good rule of thumb to saving smart is to save first and spend what's left over. Start by taking 20% of your income and putting it into a savings account as soon as you get paid.

Here's an example:

If you get paid \$75 a week, how much should you put into your Friendly's Club Account?

$$\$75 \times 0.20 = \$15$$

Now you try:

If you get paid \$100 a week, how much would you be able to put into your Friendly's Club Account?

$$\$100 \times 0.20 = \$ \underline{\hspace{2cm}}$$

