



## MARCH NEWSLETTER

*Budgeting doesn't have to be a dreaded task.*

Whether building a budget is something you do all the time or a new habit you are trying to establish, read on for some great tips and tricks to help you save time and stick to your budget!

Visit our Website



## Be a Budget Boss

### **Make Use of Spreadsheets**

Laying out your own budget can seem daunting, but when you make use of free budgeting templates for Excel or GoogleSheets the whole process becomes a lot easier! Check out some [free Google Sheets templates](#)

### **How Much Should I Spend On \_\_\_\_\_?**

If you are wondering what portion of your income is healthy to put towards a certain category, check out this [Budget Calculator](#). It includes average spending

percents for common expenses. Check it out and see how they compares to your current spending style.

### **Schedule a Budget Day**

Making time to plan and track your spending is a huge part of sticking to a budget. Physically writing a time on the calendar or setting an event reminder on your phone can help you set time aside and make budgeting a priority.

### **Download the free Asset App**

Build budgets, monitor transactions, and keep your finances organized with the free Asset app from Bank of Cashton. [Learn more about Asset](#) or call today to get started using this powerful tool.

*Whatever your budget, saving money is a must-do for healthy finances.*

**Want to learn about saving options? Give us a call:  
(608) 654-5121**

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### **Talk about Budgeting**

Developing healthy spending and saving habits is a great way to give kids a head start with financial literacy. Talking to teens is especially beneficial as they begin to become employed and make more and more important financial decisions.

[Read this article](#) for some great teen budgeting tips!

### **Kids: Want vs. Need**

Discussing "Want vs. Need" is one of the best ways to begin talking about making smart money choices with kids. Check out our [Resource Center](#) for free printable worksheets and conversation starters to get the money talk started at your house.

**Ready to open an account for a youngster in your life? Stop in or give us a call**

to get started:

(608) 654-5121

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\*Annual Percentage Yield

Fees may reduce earnings. Annual Percentage Yield (APY) assumes principal and interest remain on deposit for the term of the certificate. All interest payments for the advertised APY will be made at the end of the term or quarterly, whichever comes first. A penalty of 91 days of interest on the amount withdrawn may be imposed for CD terms less than one year and for the 18 Month IRA CD. A penalty of 182 days of interest may be imposed for all other CD terms unless specified differently. APY is subject to change without prior notice. CDs are automatically renewed after 10 day grace period past maturity. Please contact the Bank of Cashton at (800) 205-7203 with any questions regarding the above referenced products.



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