



# BACK TO SCHOOL

## AUGUST NEWSLETTER

School days are drawing near! Are you ready? Whether you are in school yourself, preparing to send your kids, or just making the most of the season, read on for financial tips that will make this time of year a breeze!

[Visit our Website](#)

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## Back to School: Money Saving Plans that WORK

Follow these great tips to save money on back-to-school gear:

- **Don't be tempted by sales:** If you do not need the items, don't buy them! Buying items because they are on sale doesn't pay if you will never use them.
- **Use the [Back to School Budget Worksheet](#)** from American Consumer Credit Counseling to make a solid plan and stick with it!
- **Host a School Supply Swap:** Raid your supplies at home and take inventory of what you have on hand. Get other parents to do the same. Chances are, you all may find that you have supplies to spare or trade with each other!
- **Go secondhand:** Frequently, school supplies and unused stationery get donated to [thrift shops](#) and consignment shops. Make sure to check these places for things beyond great deals on secondhand clothes.
- **Honestly assess your needs:** Do you need the top of the line laptop or smartphone for the work you will be doing? Pick a device that will work best for what you plan to do, without paying for the extra frills.
- **Budget with Asset:** Having a digital version of your budget easily accessible on your device can help you spend wisely! Download the free

[Asset App by Bank of Cashton](#) and get started budgeting today!



**16.4% of U.S. students**

are required to take a personal finance course to graduate high school  
[\(read the full article\)](#)

**11.5% of 2014 college graduates**

have loans in default  
[\(read the full study\)](#)

**23% of kids surveyed**

indicated that they talk to their parents frequently about money  
[\(read the full study\)](#)

**44% of Americans**

don't have enough cash to cover a \$400 emergency  
[\(read the full article\)](#)

Want the youth in your life to make wise financial choices? Talk about money!

Check out our [Resource Page](#) for great tips on talking about money with kids!

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## Download Asset!

View balances, track transactions, build budgets and MORE with the free Asset app from Bank of Cashton. Contact us to learn more about how this powerful tool can work for you:

Call today:  
(608) 654-5121 or (800) 205-7203

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## Cashton's 72nd Annual Fall Fest is coming up!

Follow @cashtonwi on Facebook, Instagram, and Twitter for event updates.

Visit [Cashton.com/events](http://Cashton.com/events) for a full line up of all the fun!

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