



Five Financial Tips for College Students

College students might struggle with their finances, but this can potentially be the perfect time for young adults to learn financial responsibility. To help, we are providing five tips students can use to improve their personal finances while away at school.

Find a side hustle—To offset some college costs, students can get part-time jobs to create a stream of income. If you can balance your course schedule with a part-time job, you can pay down or pay off debts while having some spending cash.

Use a budget—Managing your money can be challenging. Creating a budget can make it easier. To create a budget, start by figuring out your fixed costs, like housing bills and streaming subscriptions, or by setting aside money for groceries or going out.

Apply for scholarships—One great way to lessen the cost of education is to apply for scholarships and grants. You don't have to worry about repaying these, so they are a less stressful way to pay for college.

Student loans—There is no shame in taking out a federal or personal loan to help pay for education. Also, be careful deferring them until you graduate can lessen your debt now, but you'll end up having to pay more over the life of the loan.
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Staff Spotlight



**Mckenzie Edwards,
AVP/Marketing Officer**

Mckenzie is the newest addition to the officers. She resides in Winfield with her husband, Grant, two kids, Reid and Maggie and dog Bailey. She graduated from AIB College of Business in 2014 with a Bachelor of Science in Business Administration and Leadership. When she's not out spreading the word about the bank, she loves going out to eat, taking naps and bugging her younger sisters. She's pretty new to the bank world, but learning so much and is happy to be part of the community she loves so much.

Credit card responsibility & benefits-Opening a credit card in college can help you build your credit score for big purchases later in life. Before opening a credit card, compare different cards to find the best one that fits your needs. You should compare different attributes like interest rates, rewards points and APRs to find the best fit. For your first credit card, try to start with an account that has a low limit and remember to always pay your bills on time and avoid maxing out your card. If you set up a solid payment plan, you can build a good credit score and good money habits.



WSB's Summer Parade Float

The Wayland State Bank crew decided that this year's theme for their summer parade float would be a pirate ship, the logo, "Keeping your treasures safe for 90 years". The ship was built by our Vice President/Ag Lender, Braden Blake, with some help painting by more of the WSB staff. The pirate ship made its appearance at Wayland's 4th of July Parade, Winfield's Crooked Creek Days Parade and Mt. Pleasant's Old Thresher's Parade.



WSB Attends County Fair Auctions

Pictured on the left, CEO, Bob Meyer and President, Chad Hudson and on the right Mekenzie Edwards attended Henry Co. Fair's 4-H Ribbon Auction. Katie Miller (L), Larz Smith (M) and Cooper Buffington (R) are a couple of the 4-H members that we were honored to receive their ribbons. Not pictured: Elyssa Graber.



Music on Main

Wayland State Bank attended Main Street Mt. Pleasant's event, Ag Music on Main at the end of July where kids (and some adults) enjoyed taking a picture with the cute little dairy cow. Pictured on the left is Mekenzie Edwards, Jenny Batten and Braden Blake.



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Wayland-205 W Main St Mt. Pleasant-301 S Main St

Winfield-109 S Locust St

