

CLIENT NEWSLETTER

Feature Article



Halloween on a Budget

5 Ideas to Save Money on Halloween Decorations, Costumes, and More

Anyone can enjoy Halloween on a budget with a little creativity and imagination, whether you're a parent who is spending it with your kids or a single person who is excited to party the night away.

Even if you're practicing cost-cutting measures this year, you can still have fun on this festive occasion without breaking the bank. Keep reading to discover affordable Halloween projects that you and your family or friends can do together.

1. Cheap Costume Ideas

There's no need to buy expensive costumes at the store or to order a customized outfit from a specialty shop.

Here are some cost-effective ways to dress up this October.

Transform Existing Outfits into Costumes

Get ready to raid your closets at home. Your kids might already own sports attire which they can use as athletic costumes, such as their basketball uniforms or football jerseys. They may also have outfits from other extracurricular activities that they can use during trick or treat, including ballet tutus or ice-skating ensembles.

You may have potential costumes buried in your wardrobe. You can dig up your summer wear like sarongs or flora shirts for a beach-inspired get-up. You may glam up your boring office wear by wearing sunglasses or spiky heels to achieve a sleek spy look.

Use Household Items to Create a DIY Costume

You can also make your own unique Halloween garb simply by using the ordinary items around your house. Assemble old boxes together, cut out the necessary holes, and paint them to create a robot costume. Wear your spandex gym clothing and use a pillowcase as a cape to morph into a superhero.

2. Fun Economical Activities

There's no need to pay for pricey theme park tickets to maximize your Halloween enjoyment. You can participate in budget-friendly activities or organize your own.

Farm Maze

Visit your local farm with your children or your friends to explore a farm maze. These mazes are typically created

out of cornfields using different designs. They commonly feature various trails to give you a sense of adventure. Farm mazes are considered popular tourist spots because they highlight harvest crops which are usually showcased during the fall season.

Mystery Game

Since Halloween is a day of mystery, give your kids or buddies the chance to exercise their sleuthing skills by hosting a mystery game party. You can hold a role-playing game where your guests can try to guess who the culprit is. You could also set up a Halloween treasure hunt where you give the partygoers clever clues to help them figure out where the prizes are hidden.

Alternatives to Apple Bobbing

Apple bobbing may have been a cheap and common Halloween tradition in the US in past years. However, the activity has people thinking twice about the potential spread of germs due to the COVID-19 pandemic. [PureScienceRX.com](https://www.puresciencere.com) lists some fun alternatives for party planners who are concerned about the sanitary conditions of bobbing for apples. They list fun games such as hanging apples, fishing for apples, candy catch, and more.

In Hanging Apples, you tie strings to the end of the stems and hang the apples from a clothesline, then the contestant must eat as much of the apple as they can without using their hands.

Fishing for Apples consists of using a magnet on the end of a string that is tied to a stick. Fashion a pole of sorts and cut out paper apples and attach paper clips or something similarly metallic to them. The children then catch as many as they can (one at a time) for 30 seconds or so.

Candy Catch is super simple. Have the kiddos line up with their plastic pumpkins and play toss with candy. If they catch it, they get it. Do you remember playing 500 with a baseball or tennis ball as a kid? This is the same thing but comes with edible treats and kids will love it.

Hanging Apples sounds particularly fun and you better have the video recorder on and ready to share with us when you try these alternatives!

Educational Skeleton Game

Skeletons don't always have to be spooky. They can be educational too! Label a skeleton with the names of the major bones of the body. Spend time teaching your guests what the bones are called. Remove the labels afterward and let the guessing game begin. The kid or adult who correctly identifies the highest number of bones wins the game and perhaps a special treat.

3. Budget-Conscious, Healthy Food

A Halloween celebration is definitely not complete without food. Party fare is important because it gives extra energy to your excited guests. It also allows the partygoers to relax around each other as they enjoy refreshments together. Still, there's no need to spend an excessive sum on a lavish feast.

Serve Healthy Food Options

Candies and chocolates are typically distributed to kids and adults alike during trick or treating. Nevertheless, you don't need to limit yourself to serving sweet delicacies during the festivities. You can prepare autumn-inspired food options that are health-conscious and budget-friendly at the same time. Bake a pumpkin pie, pop some lightly buttered popcorn and serve a basket of nuts and apples.

Organize a Potluck

A good way to split the food expenses among family members or a group of friends is to organize a Halloween potluck. Assign each person or couple to bring a specific dish or beverage to the gathering.

If most participants don't have the time to prepare meals beforehand, they can request a point person to be in charge of the cooking. The rest of the crew can contribute a set amount per head to defray the cost of food shopping and preparations.

4. DIY Decor

Halloween decorations can set the right mood for your festivities. However, you might end up spending a lot if you splurge on ready-made ornaments that are available in commercial stores.

As an alternative, you and your kids can make your own décor at home. Use orange and black construction paper to make banners and streamers. Fluff up some cotton until it resembles cobwebs. Leave space for a blank DIY wall where guests can draw or paint their own Halloween masterpieces.

Aside from this, ABC News recommends that you visit your local secondhand store to shop for donated Halloween décor. These pre-loved adornments are certainly more affordable compared to brand-new ones.

5. Shared Transportation

Carpooling and other forms of shared transportation can help you minimize your travel expenses during Halloween.

If you are a parent, consider coordinating with the moms and dads of your kids' friends. You could possibly work out a carpool arrangement so your children can ride together as they trick or treat in your neighborhood and beyond.

If you are a single adult, you can also ride together with your BFFs as you hop from party to party hosted by acquaintances from your social circle. Aside from saving gas money, you can also spend more quality time together with your besties.

Try These Affordable Halloween Projects This Year

Halloween on a budget can still be a blast if you try out creative, cheap costume ideas and fun, economical activities on this special occasion. Start flexing your creative muscles by carrying out these affordable Halloween projects this year.

Sources:

<https://puresciencex.com/blog/item/31-hygienic-apple-bobbing-and-other-fun-autumn-game-alternatives>

<http://abcnews.go.com/Business/top-ways-scare-halloween-budget/story?id=2054890>

Featured Online Resource



The 52-Week Savings Challenge

[Start Your Own Challenge Today](#)

As we approach the end of 2021 and the beginning of a new year, you will likely hear much about setting goals and “starting fresh” in 2022. These resolutions most commonly revolve around health and weight loss followed closely by personal finance goals such as saving more money and getting out of debt.

A popular New Year’s resolution over the past few years is known as the 52-week savings challenge. The popular version not only leads to certain failure but to much frustration and even worse financial habits than before. One making the rounds on social media suggests that you start by saving just \$1 by the end of the first month. Then, each month you are supposed to double that saving amount.

Believe it or not, doubling your savings each month, starting with just a single \$1, means you’re supposed to be saving over \$2,000 a month by the end of the year.

The truth of most household’s finances is that this level of savings is not just unsustainable but actually impossible given their current financial obligations.

The Money Fit 52-Week Savings Challenge takes a much more reasonable and practical approach. Instead of doubling your savings each month, you start by saving just 1% of your monthly income. The next month, you save 2%, then 3% the third month, and so on until you reach your goal of 10% after 10 months.

Use our free savings calculator online to create a personalized challenge for 2022:

<https://moneyfit.org/52-week-savings-challenge>

Trending Finance Tool

Teenager Budget Calculator

The 10-second Budget

Whether you have teenaged children, grandchildren, nieces, nephews, or neighbors, they will benefit from a different type of spending plan (aka budget) than adults might use. Most teenagers have limited income and are responsible for little financial obligation beyond their own entertainment. Our [Budget Calculator for Teens](#) guides young people to save for college or post-high school training, for opportunities to donate to causes they care about, for spending on fun, and even for splurging.

Encourage the young people in your life to jump online at <https://moneyfit.org/budget-calculator-for-teens> to try out our free, easy-to-use calculator. It literally takes less than 10 seconds to complete.

Webinar Showcase

Life or Debt

7 Steps to Maintain a Debt-free Lifestyle

The newest addition to our Money Fit Academy, *Life or Debt* is ideal for all our clients and anyone else who has paid off their past debts and worries about incurring future debts.

As a step-by-step guide for setting up your finances to avoid debt and achieve your goals like a pro, this course helps you understand the role of savings, spending, credit, and goal-setting as you strive to avoid consumer debt going forward.

If you take this course, here's what you can expect by the time you've completed the 45- to 60-minute class:

- PREDICT your likelihood of incurring future, unmanageable consumer debt

- PREVENT the pain of future financial emergencies and economic crises
- MAXIMIZE your current paycheck and income to achieve your priorities
- INCREASE your income temporarily or permanently
- RESPOND to any future debt you may incur

Access [Life or Debt](#) through the Money Fit Academy (<https://moneyfit.org/academy>) or directly at <https://money-fit-academy.teachable.com/p/life-after-debt>. This is a free class that you can pause and restart at any time.

Debt Reduction Services News

Client Experience Reminder

You can add new accounts to your Debt Management Program with a simple phone call.

Although our counselors try to let our clients know about this during the original conversations with Debt Reduction Services, we know the whole process can feel pretty overwhelming. So, it's not surprising that many clients are unaware of this option to simplify their life further.

Whether you have new accounts with balances or you've recently run up the balances on older credit card or retail store accounts, all you have to do to get them added to your debt management program is to call your client experience team at (866) 688-3328.