# Your MONTHLY MONEY





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# Scary Good Savings: How to Enjoy Halloween Without Haunting Your Budget

Halloween is a time for spooky fun, but the costs of costumes, candy, and decorations can quickly turn this festive holiday into a financial fright. With a bit of planning and creativity, you can celebrate Halloween without haunting your budget. Here are some tips to keep your spending in check while still enjoying all the spooky delights.

# 1. DIY Costumes: Craft Your Creativity

Store-bought costumes can be expensive, especially for families with multiple kids. Instead, consider making your own costumes. Use items you already have at home or visit a thrift store for budget-friendly pieces that can be transformed into something spooktacular. Not only will you save money, but you'll also have a unique costume that stands out.

# 2. Set a Candy Budget

Halloween candy can be one of the biggest expenses. Set a budget for how much you're willing to spend and stick to it. Look for sales or buy in bulk to get the best deals. Consider non-candy treats like stickers or small toys, which can be more cost-effective and are often a hit with kids.

# 3. Host a Potluck Party

If you're planning a Halloween party, make it a potluck. Ask guests to bring their favorite spooky snacks or drinks. This way, you'll save on food costs, and everyone gets to share in the fun of creating Halloween-themed treats.

# 4. Get Crafty with Decorations

Rather than spending a fortune on store-bought decorations, get crafty! Use household items like old sheets for ghostly figures, and carve pumpkins for a traditional touch. You can also involve the kids in creating DIY decorations, which adds a fun activity to your Halloween preparations.

#### 5. Plan Ahead for Next Year

After Halloween, take advantage of clearance sales on costumes, decorations, and candy. Stock up on these items for next year at a fraction of the cost. Just be sure to store everything in a cool, dry place so that it's in good condition when next Halloween rolls around.

## **6. Limit Impulse Buys**

Halloween marketing is designed to encourage impulse purchases. Before you head to the store, make a list of what you need and stick to it. Avoid last-minute trips that could lead to unnecessary spending.

#### 7. Focus on Free Fun

Remember that some of the best Halloween memories don't cost a thing. Watching a scary movie at home, visiting a pumpkin patch, or going on a neighborhood walk to admire the decorations can all be enjoyable and budget-friendly ways to celebrate.

## 8. Organize a Costume Swap

If you're looking for a new costume without the cost, consider organizing a costume swap with friends, family, or neighbors. It's a great way to recycle last year's costumes and find something new-to-you at no cost. Plus, it's an eco-friendly option that reduces waste.

# 9. Keep the Lights Off

One simple way to save on Halloween night is by keeping non-essential lights off inside your home. This small step can help reduce your electricity bill. Plus, it adds to the spooky ambiance when the only light outside comes from your jack-o'-lanterns.

# 10. Use Reusable Bags for Trick-or-Treating

Instead of buying themed trick-or-treat bags, use reusable bags or pillowcases you already have at home. They're durable, can hold more candy, and you won't need to buy new ones each year. This is a small but effective way to cut down on unnecessary expenses.

Halloween doesn't have to be a financial nightmare. With a little creativity and planning, you can enjoy all the thrills and chills of the season without scaring your wallet. Focus on making memories, not on spending money, and have a hauntingly happy Halloween!