



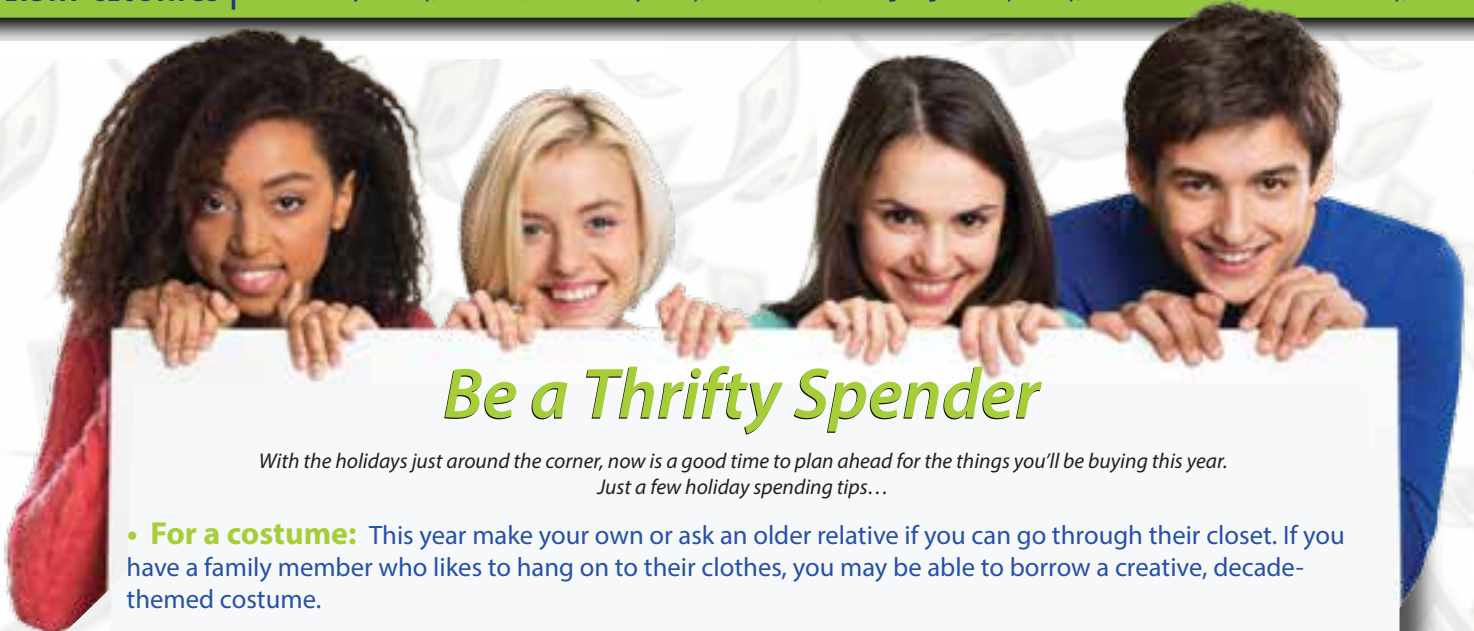
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October-December, 2017

# YOUR MONEY MATTER\$

**HOLIDAY CLOSINGS** | Columbus Day - Monday, October 9th, Veteran's Day - Friday, November 10th, Thanksgiving - Thursday & Friday, November 23rd & 24th, Christmas - Monday, December 25th



## Be a Thrifty Spender

*With the holidays just around the corner, now is a good time to plan ahead for the things you'll be buying this year. Just a few holiday spending tips...*

- **For a costume:** This year make your own or ask an older relative if you can go through their closet. If you have a family member who likes to hang on to their clothes, you may be able to borrow a creative, decade-themed costume.
- **Present shop now:** If you have someone you know you will be buying for, start now. Any time you come across a clearance rack or a good sale, see if any of the items are something you might like to give as a gift.
- **Personalize it:** A thoughtful gift doesn't have to be expensive. There are many smaller items that you can make special by personalizing them. For example, you can get items engraved or monogrammed.
- **Pay attention:** When it comes to trying to decide what to buy someone, pay attention to what their needs are. For example, if you're spending time with a family member and notice them cutting up a pizza with a knife, buy them a pizza cutter and attach a cute note that says, "So we can enjoy pizza together more often." It's the thoughtful gifts that leave the biggest impact.
- **Cut coupons:** If you're going to be cooking, buy a Sunday newspaper and clip coupons. If you're not cooking but your family is, ask them what coupons you can keep an eye out for.
- **Free events:** During the holiday season, you don't have to spend a lot of money to get out and enjoy the festivities. A lot of communities have free events during this time of year. Listen to the news or get help searching online for free local events you might enjoy.

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**Trying to save money but still want to hang out with your friends and have fun? Here is a list of free and inexpensive activities for you and your friends.**

**Scarecrow Trail** - Get out and get some fresh air at the Huntsville Botanical Garden. Walk through the garden trail while all the scarecrows are out, until the end of October. Garden Entrance fee for students is \$10.

**Fitness Fest** - At Randolph School (Drake Campus), Fitness Fest is a day for the family. Fun, fitness activities will include a fun run, an obstacle course and more. Visit <http://discover.randolphschool.net/2017-fitness-fest>

**The Village of Providence Artisans & Farmers Market** - Farmers, artisans, entertainers, and community services will be at this event. October 14th from 8AM to 12 PM, this market event is free to attend. <https://www.villageofprovidence.com/village-events/2017/10>

**Village of Providence Car Show** - Another free event! This car show is from 1PM to 5PM October 22nd. Visit <https://www.villageofprovidence.com/village-events/2017/10>

**Galaxy of Lights** - November at the Botanical Garden is the Galaxy of Lights. You can walk, bike, or drive through all the decorations with an admission fee. Visit <http://hsvbg.org/galaxy-of-lights/>

**Wood Carving Show & Competition** - November 11th and 12th at the Jaycee Community Building. There will be demonstrations and artwork from a variety of woodcarvers. Admission is Free. Visit <http://www.huntsville.org/event/woodcarving-show-and-competition/33053/>

**Tinsel Trail** - Nov 23rd through Jan 2 will mark this year's Tinsel Trail. The Big Spring Park will have Christmas trees sponsored and decorated by various local businesses, and it's free for you to attend. Visit <http://tinseltrail.com/>

