

HALLOWEEN TRICKS & HOLIDAY TIPS

Helpful ideas to make it fun & budget friendly



courtesy of Kim Danger mommysavers.com

UNIROYAL



dear reader,

Who doesn't love the holiday season? From Halloween to the end of the year, there's always a chance to celebrate and create memories. Seeing the beautiful colors of the leaves changing, dressing up in a costume, trick-or-treating, helping stuff a turkey, making ornaments, and decorating the tree are all things I've enjoyed ever since I was a child. Now that I have kids of my own, I love to experience it through their eyes.

Don't let rising costs and the stress of to-do lists take the joy out of these special times. Holidays are for creating traditions, spending time together, being creative and having lots of fun — all of which can be done on a budget. Here are some of my best tips to save money while enhancing the experience, and placing the focus back on the things that matter most.

Enjoy!

Kim Danger

Halloween Savings

Halloween is a holiday made for kids but could cost grown-ups big bucks. The costumes, the candy...it's a child's DREAM. But let's face it: Halloween can get expensive. According to the National Retail Federation, consumers spent an estimated \$5 billion on Halloween in 2007. About \$1.5 billion of that amount went toward Halloween candy. Costumes accounted for another \$1.8 billion. I've got plenty of tips to have a fun Halloween without putting a dent in your budget.



Save Their Teeth and Don't Feel Guilty

Giving trick-or-treaters non-candy alternatives can help save their teeth as well as save you some money. In a study published in the *Society for Nutrition Education Journal*, kids ages 3 to 14 were just as likely to choose a Halloween toy as they were candy, so there's no need to feel like you're depriving them.

Savings on Candy

- Don't overbuy. Most people end up buying more candy than they really need and then eating the rest. Don't head into the holiday season, where overeating is common, on the wrong foot.
- Chocolate, as deliciously decadent as it might be, is typically the most expensive candy you can buy. However, there are ways to save. Not all small bars are created equal. Look for bags of miniature bite sizes instead of bigger snack-sized bars and you'll get more pieces for your money.
- Choosing chocolate alternatives such as lollipops and taffy-like mixes are much more economical. They can be purchased in bulk to help save even more money. Check warehouse or membership stores like Sam's Club®, Costco™ and BJ's® for large bags of candy.
- Look for candy coupons in Sunday circulars and online. Coupon sites include Coupons.com and Smartsource.com. Combine them with in-store sales to save even more.
- Shop for treats at stores with rebate programs like CVS/pharmacy®, Menards® and Walgreens. Some of them offer free candy after rebates and in-store rewards this time of year. For a listing of sales, visit the Mommysavers [What's in Store](#) forum.
- Wait until a day or two before Halloween to purchase your candy. Stores are chomping at the bit to clear shelves in order to get their Christmas merchandise out. Fairly often you'll see early markdowns — even before the holiday arrives.

Alternatives to candy

- Rubber snakes
- Kool-Aid® packets
- Jelly bracelets
- Temporary tattoos
- Stickers (cut sheets into individual sizes)
- Plastic rings (with spiders, skulls and bugs, for example)

Ten Costumes for \$10 or Less

When you consider the cost and quality of costumes on the market today, it makes a lot of sense to make your own. You don't have to know how to sew or even be very crafty to put a fun ensemble together. Consider what you have at home already and what can easily be found at your neighborhood thrift store. Here are ten that cost \$10 or less:

1. Miss America

What little girl doesn't have a tiara somewhere in her home? If you don't have a fancy dress, shop thrift stores or peruse eBay® for gently-used pageant and flower girl dresses. Complete the look with a homemade sash saying "Miss America" or "Miss USA." Carry a bouquet of artificial roses, and use dressy shoes she already has.

2. Hippie

Start with a worn out pair of bell-bottom jeans and flip-flops. Tie-dyed tees work well, but if you don't have one use a white shirt and draw a peace symbol on it with a black permanent marker. Part your hair down the middle and top off with a bandana as a headband.

3. Tourist

If you took a summer vacation, you most likely have what you need for this costume. Start with shorts over tights and a t-shirt from your favorite destination. Add a camera around the neck, sunglasses and a fanny pack to complete the look.

4. Nerd

Slacks and a shirt buttoned up to the top are the basis of this costume. The accessories are what make it fun: pocket protectors, calculators and thick glasses (pop the frames out of a pair of sunglasses and wrap the bridge with tape). Part hair in the middle and use gel to slick it down.

5. Baby

This is a fun one for older kids that may have a younger sibling. A white towel can be used to fashion a diaper (a plus if you have diaper pins) over white tights and a white t-shirt. A bib or a pacifier tied around the neck with a ribbon is a fun accessory. Add rosy cheeks with blush and top it off with a stocking cap.

6. Fisherman

The fisherman look starts with jeans and a flannel shirt. Top it off with a fishing vest or life preserver and a floppy hat adorned with a jig or other tackle. If you don't have a fishing pole, you can easily make one using string and a dowel. A bucket labeled "bait" can hold treats.

7. Spa Beauty

For this costume you'll need a bathrobe, towel (to wrap around their hair), slippers or flip-flops, and a facial mask. You could also use a shower cap with a bath brush or a loofa.

Facial Mask

3 tbsp. cornstarch

1 tbsp. flour

¾ cup light corn syrup

¼ cup water

Food coloring

Directions:

Mix cornstarch, flour, corn syrup and water and divide into small containers, adding food coloring until desired shade is attained.

Apply with a cotton swab.

8. Old Lady or Man

This is one that can be completely assembled thanks to your local thrift store. Shopping for the costume can be just as much fun as wearing it! Look for a polyester pant suit, a housecoat type dress and complete the look with orthopedic shoes and a big purse. For the boy version, look for accessories like pocket protectors, glasses (pop the lenses out) and suspenders. Comb baby powder through their hair to make it look gray. Use a \$1 tube of black or gray makeup to draw wrinkles around their eyes and mouth with a thin brush.

9. Sports Hero

If your child is active in a sport, you probably have more than enough gear for this costume. Football, baseball, basketball and hockey players are popular with boys. Your little girl may choose to be a gymnast or ballerina.

10. Angel

If you don't want to use your old white sheet as a ghost costume, your kids can be angels. Cut a hole large enough to put their heads through and tie with string around the waist. Wings and a halo can be made out of wire clothes hangers and some aluminum foil.

Halloween Safety

Keep your kids visible to motorists while trick-or-treating. Glow sticks are available at your local dollar store to keep your kids safe, as well as entertained. Reflector tape can also be used on treat bags or as arm bands as another safety measure.

Crafts, Decor and Frugal Fun

Let your kids get into the action as you set the stage for a spooky (yet frighteningly fun) Halloween. Here are some fun ways to decorate your house and add to the festivities with things you may already have or things that don't cost much at all.

Carving Pumpkins

Turn the typical pumpkin into a masterpiece of a Jack O' Lantern. Even if you don't possess any artistic talent, you could use a stencil, which can be found for free online. Simply choose your favorite design, print and use it as a pattern to carve the pumpkin. For more information on carving pumpkins visit this website: http://www.pumpkin carving101.com/pumpkin_carving_stencils.html.

Mr. Pumpkin Head

If you have a Mr. Potato Head in your home, you can use the pieces on your pumpkins to create a funny face. You can also raid your craft closet and affix eyes, sequins, yarn and other objects with straight pins or a hot glue gun. You can give your pumpkin a makeover without carving it at all.

Toilet Paper Pumpkin

A cute little pumpkin can be made out of a roll of toilet paper and orange fabric. Tuck the fabric into one end of the toilet paper roll. Cut a 2-3 inch piece of brown craft foam in a strip, roll it up and place it in the center as a stem. Add a twisted green pipe cleaner on top to look like a stem.

Bobbing for Apples

This tradition dates back to the Renaissance, where the game was played by young unmarried people. The first person to bite into the apple would be the next person to get married. If you don't want to get wet, try this variation: Tie apples to tree branches with string so that they're just below eye level. Let participants try to grab onto the center of the apple with their teeth. Remember, no hands!

Halloween Fruit Punch

For a spooky surprise in your Halloween punch bowl, fill a plain latex or non-latex glove with grape juice and freeze. Once frozen, place it in your punchbowl along with your favorite punch recipe and watch the kids' frightened reactions!

Spooky Tree

Look for some branches on trees or shrubs that can be turned into a spooky indoor tree. Create ghosts by wrapping suckers with white tissue paper and tying the neck with a twist tie, rubber band or string. Use a black Sharpie® to dot the eyes. Use clear fishing line to tie the ghosts to the branches. The same thing can be done on a larger scale outdoors using white muslin or an old sheet. Use fiberfill or black foam to make the ghosts' eyes.



Tombstones

Adorn your yard or walkway with tombstones. They can easily be made with sheets of Styrofoam™ from your lumber store. Cut into the appropriate size and shape, and use compatible gray spray paint to make them realistic. Have fun with the epitaphs writing "Here lies a once naughty child" or "Ben Better" with a black permanent marker.

Post-Halloween Tips

You're not finished saving after the costumes have been put away and you turn the calendar to November. In fact, thinking ahead and cashing in on Halloween leftovers is one of the secrets of every frugal mom. Here are some ideas:

Candy

Hit the candy sales with Thanksgiving and Christmas in mind, or use up your kids' leftovers. Chocolate can be frozen, so buy what you'll need for cookies, bars, and other goodies over the next couple of months. Hard candy is great to use when decorating gingerbread houses. Or bring what your kids don't want to the office and spoil your co-workers.

Trinkets

It's not too soon to stock up on treats for next year too, as long as they're the non-perishable kind. Comb the sales for rock-bottom prices on spider rings, rubber snakes and other holiday trinkets to give to trick-or-treaters. While candy won't last until next year, those things will!

Clearance Rack Savvy

Shop clearance racks for next years' costumes when they are 75% or more off. Younger children love costumes for imaginary play. Wrap them up as a Christmas gift!

Don't throw away pumpkin seeds! Roast them and make a fall treat for the entire family to enjoy!

No-Fail Pumpkin Seeds

2 cups pumpkin seeds
2 tbsp. vegetable oil
Salt to taste

Rinse the seeds in cold water, removing any excess pumpkin. Lay on a paper towel to dry, patting to remove excess water. In a large bowl, mix seeds, oil, and salt. Stir to coat well. Spread on a cookie or baking sheet and bake for 12-15 minutes at 350° F.

Pumpkin

Look for recipes online that use pumpkin. To turn your Halloween pumpkin into a puree to be used in baking, follow these steps:

1. Split the pumpkin in half.
2. Remove the seeds (see instructions for roasting seeds below) and any stringy, fibrous strands from the pumpkin.
3. Place on a baking sheet and bake for 60 minutes at 350 degrees or until tender.
4. While still warm, use an ice cream scoop to remove the inside of the pumpkin.
5. Puree with a blender or food processor.

Pumpkin Facial

Don't trash your Jack-o-Lantern, turn it into a soothing and healing facial! Pumpkin is rich in vitamins and antioxidants, as well as alpha-hydroxy acids that slough off dead cells and nourish skin. Simply mix a few tablespoons of pureed pumpkin with ½ teaspoon each of honey and milk and smooth it on your face. Allow to dry then wash off with a washcloth and warm water. You can also use pumpkin as a facial scrub by adding a little brown sugar to the mix.



Holiday Countdown: October Checklist

Don't let the holidays creep up on you! Be prepared. By thinking ahead and getting a few things done ahead of schedule, you'll free up time to spend on what you really want to be doing — enjoying friends and family.

Organize Your Gift Giving

Most of us have lots of people on our gift list throughout the year, but it's something that we often fail to plan ahead and budget for. Keeping a master list of every gift you need to buy throughout the year can help you save money as well as stay organized. Don't just think about the holidays and birthdays, but remember teacher appreciation gifts and other special occasions like Valentine's Day, graduations, and so on. Write down everyone you need to buy for and when you find a great deal, snap it up and check that person and occasion off your list — no matter what time of year it is. Keep your "gift stash" in one place so that when you need to find the gift you know where it is. You may also want to keep a few generic gifts for baby showers, housewarming parties and other unexpected occasions.

Set a Budget... and Stick to It!

Before you even set foot in a store, come up with a holiday budget. Besides gifts, be sure to include holiday expenditures such as greeting cards, postage, holiday clothing, office incidentals and so forth. Use your gift spreadsheet to tally the gifts you'll need to buy and their estimated expense.

Shop Now

By shopping early, you can spread out the cost over several months so you're not hit with a huge credit card bill in January. Plus, you won't feel that anxiety in the pit of your stomach that comes from having twenty things to buy on December 23rd. It's those crunch-time situations that lead many a weary shopper to buy the first thing that meets the "acceptable" criteria regardless of price. With less pressure to buy, you give

yourself more time to look for the best deals and also buy more thoughtful gifts. You'll avoid the crowds, find a better selection and notice salespeople are less frazzled and more willing to help you out.

Start Your Holiday Cards

If you include a family picture with your holiday cards, get yours taken before November when the studios really start to book up. Many online photo retailers offer specials for ordering your photo cards early, so be sure to take advantage of early bird sales. Update your addresses and get all your cards addressed, stamped and ready to stuff.

Plan Homemade Gifts

Look for ideas for homemade gifts that cost less than typical gifts, but mean even more to the recipient. Cookies and candies make great gifts that everyone enjoys. Search for recipes online or use some from your own recipe box. Craft ideas can be found anywhere and can really be fun to make. Let your family get involved and create a new tradition!



Stage Your Own Holiday Photos

Are you a whiz with the camera? Have your family dress in holiday attire with various back drops like a fireplace or park fountain. You will save yourself time and have the satisfaction of being creative.

Thanksgiving: Decorating Naturally



Holiday Gas Savings Tips

- Fill up your gas tank three days before a holiday. Gas prices tend to rise during a peak travel period.
- When shopping, park in the first space you find. Driving around the parking lot wastes gas and time.
- Avoid packing items on the top of your car, it creates wind resistance.

Bringing the outdoors in and making use of what you already have is a great way to decorate your home beautifully for Fall. Take advantage of nature in all its glory and incorporate as many natural elements as possible, and you'll not only make your home look great — you'll save tons of money.

- Go on a nature walk with your kids and collect items like colored leaves, acorns and pine cones that can be arranged on your tabletops inside. Look for inexpensive baskets, glass bowls and vases in your own home or at craft stores and dollar stores to display your treasures.
- Indian corn, gourds and squash can be arranged by your front door or inside. Roadside stands and farmers' markets often have the best prices. Decorative ribbon or raffia can be used around stems to complete the look.
- A pumpkin can be hollowed out to make an attractive vase for fall foliage and flowers. Cut an opening just large enough to insert a jar, plastic container or coffee can to hold the flowers. Then add your foliage and arrange as desired.
- Pumpkins can also be used as a decorative serving bowl when you're entertaining guests. Use a large hollowed-out pumpkin and place a serving bowl inside. Or, use smaller pumpkins for individual serving bowls or for dips and appetizers.
- Fresh cranberries look terrific in glass vases and bowls — either by themselves or with flowers and candles.
- Arrange nuts in a decorative bowl and put a candle down inside. Tie an attractive ribbon around the candle to complete the look (just be sure to remove the ribbon if you actually burn the candle).
- Place a few beautifully colored fall leaves in a frame. Use inexpensive cardstock in fall colors as a background. Changing the contents out according to season is a fun way to keep décor fresh. When Christmas arrives, switch the leaves for framed holiday cards.

Holiday Countdown: November Checklist

De-stress Your Dress

Most of us have holiday functions to attend that require more formal attire. Sit down and list all the concerts, parties, religious services and other events that require you and your kids to dress up. Do you have everything you need, from ties down to tights and shoes? Make sure you have everything purchased, dry cleaned and ready to go well ahead of time.

Party Planning

If you plan on throwing any parties, there are a few things you can do ahead of time to minimize stress. Shop for paper goods such as utensils, napkins and plates. Will you need any decorations, centerpieces or table accessories?

Wrap it Up

Make it a goal to get the majority of your shopping done before December. Take advantage of Black Friday bargains and sales to shop for everyone on your list. If you're making homemade gifts, get them finished early as well. Once your gifts have been purchased, wrap them and label them and you're all set to go!

Keep Your Cool This Season

The holidays can become a stressful time of year. Don't let the stress turn you into an aggressive driver! Aggressive driving (weaving in and out of traffic, tailgating, etc.) can lower gas mileage and compromise safety.

Black Friday Shopping Strategies

Black Friday, the day after Thanksgiving, is known to frugal shoppers everywhere as the start of the holiday shopping season. It got its name because it marks the day when retailers realize profits — going from being “in the red” to “in the black.” Markdowns abound if you are brave enough to fight the crowds. Here are some tricks to make the most of your shopping experience:

Plan ahead. Most sales fliers go out with the Thanksgiving newspaper, but information is largely available on the internet weeks ahead of time. Plan your shopping strategy as early as possible. Comparison shop and get information on sales at major retailers like Wal-Mart®, Best Buy® and Toys “R” Us® on websites like:

- Shopzilla.com
- Bizrate.com
- Pricegrabber.com
- Blackfridayads.com

Time is of the essence. If you snooze, you lose — especially on Black Friday. Doorbuster promotions begin as early as 4 a.m. and are available in limited quantities only. In some cases you'll need to arrive several hours before the doors actually open to get the best deals. While most places offer limited quantities of doorbuster items, the sales merchandise that isn't quite so hot is readily available. By waiting until late afternoon or early evening to shop, you can still find great savings and much shorter lines.

Prepare yourself. If you're going to be bringing home a new plasma screen TV, you'll want to make sure there's room for it in your vehicle. Make sure the trunk is cleaned out or back seats removed from your van. If you're going to be waiting in line for stores to open, dress appropriately. For most people this means boots, mittens, hats and a warm coat. Don't try to be too fashion conscious; just be comfortable. Be prepared to wait outside in some situations. Leave your purse at home and just bring a credit card or enough cash. It's one more thing to worry about or potentially get lost or stolen.

Don't put all your eggs in one basket (or shopping cart). If you're visiting a store for a doorbuster item, make sure that there is something else besides it on your list. Otherwise the odds of leaving empty-handed (and having wasted precious shopping time) increase dramatically. Or, plan a two-store strategy in case one store fails to impress.

Take advantage of store policies and rewards. Some stores will also honor the advertised prices of their competitors — even on Black Friday. Use this strategy to your advantage to avoid long lines. Make sure you take the competitor's flyer with you, otherwise you may be out of luck.

If Black Friday shopping isn't for you, avoid the hassle and gas expense by shopping online. Some sites even start their Black Friday promotions at midnight — well before their brick-and-mortar stores open. The Monday following Thanksgiving, known as Cyber Monday, is one of the busiest days for online shopping as employees head back to work (and their computers) after the holiday weekend. Many sites offer special deals to Cyber Monday shoppers. Be sure to look for online coupon codes for additional savings.

The Holidays

What a wonderful time of year! Don't let all those errands and gift buying leave you without time to enjoy it. Slow down and enjoy making gifts that everyone will love. And you'll love all the savings from making gifts yourself!

Homemade Gifts

Homemade gifts just may be the solution to your holiday gift-giving needs. Homemade gifts add a personal touch and often cost less than their store-bought counterparts. Here are some of the best and easiest to make.

Family Recipe Book

Preserve those old, well-loved family recipes by creating a special family recipe book. It's easy to make several copies at a time. Take out those sheets of paper, recipe cards, and computer print outs from your recipe box and photocopy them. Place the pages in plastic page protectors to guard them from those inevitable cooking spills. Assemble your book using a loose-leaf binder or inexpensive photo album. Create a custom cover or insert some of your kids' artwork. Your family will love having all their favorite recipes in one place.

Picture Cubes

This is a great gift for Dad to put on his desk at work.

Supplies needed:

- Four 1 ½ inch unfinished wooden cubes (found in your craft store)
- Six photos of your children
- Decoupage

Instructions:

Cut the pictures into a 3 x 3 inch square, and then cut the square into four equal pieces (1 ½ inch square each). Decoupage one side of each block and affix on the picture. Rotate the cubes and repeat for all six sides. When it's dry enough, cover all the sides with decoupage (this may take some time because you have to wait for some to dry before you can turn them to do the other sides).

Brownie/Cookie Jars

Brownie jars are an easy and inexpensive gift idea for family, friends and teachers. Layer the dry ingredients for brownies or cookies in a mason jar. Decorate the jar with ribbon and attach instructions such as: add butter, eggs, etc. along with baking time. Include a recipe card and wooden spoon if you'd like. Since people usually receive so many baked goodies this time of year, a treat to make at a later date is appreciated.

Paperwhite Narcissus Kits

Paperwhite Narcissus bulb kits are sold this time of year, but it's really easy to make your own and so much cheaper! Present the kits to teachers, friends and relatives. Buy a large bag of bulbs at your home improvement store along with a small bag of potting soil. Look for shallow vases at craft stores and dollar stores. Clear, shallow bowl-type vases work well because you'll be able to see the roots grow too. Look for them at craft stores. On top of a small amount of potting soil, layer bulbs inside. Crowd them close together leaving the tips exposed. They'll bloom in 2-3 weeks.

Cookbook Tip

Don't be afraid to include information that's more than just recipes. The book should be a reflection of your family and their traditions, so you could include different sections like:

- Helpful shopping tips
- Stain-removal tips
- Organizing tips
- A list of everyone's birthdays
- Addresses and phone numbers
- Favorites

Homemade Play Dough Set

Make homemade play dough in holiday colors such as red, green, blue and yellow. Add a little glitter for a festive touch. Roll the three colors into balls, and place inside a sheet of cellophane. Tie with a decorative ribbon and attach a few plastic cookie cutters. A fun gift for any child!

Play Dough

- 1/2 cup salt
- 1 cup hot water with food coloring
- 1 cup flour
- 2 tbsp. cream of tartar
- 1 tbsp. oil

Mix everything in a saucepan over medium heat. Stir until mixture forms a large clump and pulls away from sides. Take out and knead for one minute. Food flavoring or packets of Kool-Aid® can also be added to create scented play dough.

Gift Shopping Strategies and Savings Tips

The Name Exchange

If you have a large family, suggest trading names. Chances are you'll spend less on that one person than you would for the entire family, and they'll get a nicer gift.

Get Creative

Suggest a "creative" gift exchange. I know a family that sets a \$5 limit on the gifts they give each other. Most of the gifts they give are great — thrift store finds, garage sale bargains or items from clearance racks.

Get the Inside Scoop

Use the Mommysavers [What's in Store](#) forum to get the inside scoop on great deals. The [Online Bargains](#) forum will also give you the skinny on great deals found online. Members let other members know about hot deals, which takes a lot of the legwork out of bargain hunting.

Rebates and Rewards

Many stores offer rebate and rewards programs to keep members coming back. Members who have mastered the ins and outs of how these programs work can save loads of money - even get items for free! Shop stores such as CVS® and Walgreens® for stocking stuffers and toiletries that can be used as stocking stuffers or part of a gift basket.

On the Way to Grandma's House

The holidays are a special time of year. Traveling to visit relatives is a big part of the season. Ensure your family's safety and save money by conducting proper maintenance on your vehicle. While regular tire maintenance such as alignment, balancing and rotation can contribute to fuel savings and prolonged tire life, a properly inflated tire will also help stretch drivers' "road dollars" plus road safety. Your local [Michelin dealer](#) can help ensure your car is running smoothly.

Beat Stores at Their Own Game

Shopping at stores that aren't so obvious can help you stretch your dollars. Craft stores, including Michaels®, stock some great home décor items (use your 40% off coupon to save even more). Sam's Club® has an extended toy department during the holidays. Most think of clothing when they hear T.J. Maxx® and Marshalls® — but each of those stores stocks toys, books, housewares and other great gift items.

Subscriptions

Give a magazine subscription.

[Best Deal Magazines](#) offers popular titles for less than \$5/year. Buy an issue off the newsstand for a great stocking stuffer.

Breaking Up is Easy to Do

Buy sets that can be broken apart. A set of 8 dessert plates and coffee mugs can be separated into sets of two. Fill a plate with home-made holiday goodies and each cup with a baggie of cocoa mix. Great as a hostess gift!

Host a Party

Host a party for The Pampered Chef®, Discovery Toys®, Creative Memories®, Tupperware®, Tastefully Simple®, or any direct sales item you may have an interest in. You earn free products based on the amount of merchandise sold at your party and you can even sell online via email!

Join the Club

Check out book, CD and DVD clubs that offer free gifts as a sign-up bonus. They can be a great way to shop for gifts. You often get several free choices with your initial shipment, with only a few more items to fulfill your commitment over the course of a couple of years. A few of my favorites are [QPB](#), [Columbia House](#), [Disney Movie Club](#) and [The Good Cook](#).



Holiday Cooking and Entertaining

Cooking and entertaining is a big part of the holiday season. The hustle and bustle can put a strain on any family — not to mention your budget. Here are some tips to help take the stress out of the holiday cooking and entertaining while leaving more cash in your wallet.

Evite

Evite.com is a great way to send your invitations online. Not only is it free to use, they will track who has responded to your invitation and allow guests to leave messages. When the party is over, guests can even upload photos to the site to share.

Simplify Cookies

It just wouldn't seem like the holidays without cookies! If you're experiencing that holiday time crunch, use ready-made cookie dough and you'll have cookies in a matter of minutes. Pillsbury® Ready to Bake and Holiday Cookies are great for busy parents and fun for kids. Search Pillsbury.com for coupons and promotions.

Setting the Mood

Setting the stage for a relaxing party often includes music and candles. If your CD collection doesn't include a lot of holiday music, visit your local library. If you don't see anything on the shelves, you can get specific titles using inter-library loans and holds. Ask friends if they can bring CDs. For a cozy atmosphere, dollar stores are a great place to pick up candles.

Cook Ahead

If it's your turn to host the big holiday meal, do as much of the prep ahead of time as possible. That way, you'll be able to spend time socializing with family and friends instead of being in the kitchen. Veggies and dips can be prepared the day prior to your party, as can desserts and many other side dishes. Take that into consideration when planning your meals. The crock pot is a great tool to use because it will cook your meal for you. Turn it on in the morning, and when your guests arrive your dish is ready.

Go Potluck

If you're entertaining over the holidays, make things easier on yourself by asking guests to bring a dish to share. Most likely people will ask you what they can bring anyway, so don't refuse their offers! When you're invited to a potluck, select a meal that is likely to please the majority of the guests.

This potato recipe is simple, economical and a guaranteed crowd-pleaser. Bake this at home then wrap the covered pan in towels to keep it warm on your way to the event.

EASY POTLUCK RECIPE

Karolyn's Cheese Potatoes

Ingredients:

- 4 lbs. frozen hash browns, thawed
- 1 can condensed cream of chicken soup
- 3/4 cup sour cream
- 2 cups grated Cheddar cheese
- 2 tbsp. finely chopped onion
- 4 tbsp. butter or margarine, melted
- 1 cup corn flakes, crushed
- Salt and pepper to taste

Directions:

Preheat oven to 350 degrees. In a large mixing bowl, mix all ingredients except half the butter and corn flakes. Place into a 9 x 13-inch baking dish. Pour the remaining butter over the corn flakes and mix. Sprinkle corn flakes on top of potato mixture. Bake, uncovered, in preheated oven for 1 hour.

Buy Reusable Décor After The Holidays

- Napkins
- Plates
- Cups
- Table Cloths
- Plastic Trays
- Garland
- Clear Twinkle Lights
- Seasonal Craft Supplies

Look for solid colors that can be used any time of the year for parties, family gatherings and other holidays. Ice blue is a trendy new holiday color that looks great any time of year. Pick up whatever you're looking for after the holiday sales as well. All these things can be reused during parties for years to come.

Get Savvy with Supermarket Bargains

This time of year, supermarkets have a surplus of bargains designed for the holiday meal. Thinking outside the box can open up a whole new world of possibilities for ingredients that are readily available. Use the internet to search for unique, creative ways to use ingredients.

Getting Crafty During the Holidays

Flexing your artistic muscle during the holidays adds to the fun. Even if you're not especially crafty, you can add a little Christmas spirit to your home without spending much money.

Use What You Have Décor

- Evergreen boughs, dogwood branches and pine cones look great this time of year in just about any arrangement.
- An old-fashioned sled looks festive by your front door. Pick up an old, weathered pair of ice skates at a thrift store to display with it.
- Fluffy woolen mittens look nice on tabletops or walls.
- A scarf can be used as a table runner.
- A hardcover holiday book — whether a children's book or a cookbook — looks great on side tables and coffee tables.
- Frame attractive holiday cards and use as wall decorations or on tabletops.
- Make your own garlands by stringing popcorn, cranberries, cinnamon sticks, or even pasta.

Do It Yourself Gift Wrap

Don't spend a fortune on gift wrap this year! Here are some thrifty alternatives:

- Red, green or holiday fabric from the clearance section at your local fabric store. Tie with a spool of inexpensive ribbon. (This can be used over and over again.)
- Use brown paper shopping bags for a natural look.
- Use your child's artwork to wrap smaller gifts.
- Gift bags from the dollar store in solid colors like red, silver and green that can be reused for other occasions.
- White trash bags work well for large gifts.
- Use craft scissors to cut designs from holiday cards to use as gift tags.
- Elegant cigar boxes make a great custom gift box when you put a bow on top.

Homemade Ornaments

- 2 cups flour
- 1 cup of salt
- 2 tbsp. vegetable oil
- 1 cup water

Directions:

Mix flour and salt together. Add oil. Add water until flour becomes dough like. Roll out dough and use cookie cutters to cut the dough. Add metal ornament holders or puncture dough with toothpick so that a ribbon can be strung after baking. Put on cookie sheet and bake for about an hour at 250° F. Remove from oven and let cool. When cool, paint (make sure you use gloss craft paint, or metallic, for the best results). Adorn with googly eyes, sequins, beads or whatever else is in your craft stash. Don't forget to write your child's name and the year on the back!

Countdown Calendar

Make your very own Christmas countdown calendar with some green construction paper, glue, and marshmallows. Use a small jar to trace circles a couple inches in diameter to form the shape of a Christmas tree. Use the numbers 1-3 as the tree trunk, 4-9 as the widest boughs on the bottom of the tree, 10-14 for the next row, 15-18 for the next, then 19-21, 22-23 and 24 on top. On each day, glue a marshmallow inside the circle. When it's full, Christmas Eve has arrived.



Making the Most of After-Holiday Sales

For shopping fanatics, December 26th marks the best day of the holiday season... the day the real bargains can be found! Knowing where and when to shop as well as what to look for can help make the most out of your shopping experience.

Shop Ahead for Birthdays... Even Next Christmas!

Toys, clothing and other great gift items hit the clearance racks in late December and January. Don't miss out on a great opportunity to start on your birthday and holiday shopping for the coming year. Make a list of all the people you expect to buy gifts for in the upcoming year and shop accordingly. Remember, it's not a good deal if you don't need it.

Fact you Should Know!

More coupons are issued in January than any other time of the year, so a little time spent clipping can pay off more than ever. Short on time? Visit the Coupons.com Web site to find great coupons you can print in seconds.

Look for Bargains in Out-of-the-Way Places

Some of the best deals on holiday decorations are at home improvement stores, book stores, craft stores, or even pharmacies. Since they don't get as much post-holiday traffic as major retailers, their selection is often better. Shop for items such as holiday décor, wrapping paper, Christmas lights, etc.

Gifts Sets That Keep on Giving

Gift sets can also be purchased ahead for Valentine's Day, Father's Day or other occasions. Don't let the holiday-themed packaging stop you. You can simply take them out of the box and re-package them in a gift bag or basket.

Creative Stockpiling

Use creative thinking when considering what to buy. Chocolate can be frozen and used for baking throughout the year. Candles can make nice housewarming or hostess gifts. Lotion or spa sets are great as teacher appreciation gifts.

Look Online for Insider Shopping Tips

The best deals are the ones that aren't advertised, so how do you find out about them? Sites like Mommysavers.com will alert members to great online bargains and in-store sales via their discussion forums, where members share their shopping tips and great buys. Visit the [What's In Store](#) forum for post-holiday markdown schedules of popular retailers like Target®.

Hit the Grocery Stores

Most people don't think of grocery stores for major clearance items. Check their seasonal aisle for bargains. Stock up on the kids' cereals, cookies and snacks that have holiday packaging. Fruit baskets, cheese and meat trays, and other pre-packaged items are terrific to buy if you can eat them up right away or make meals to freeze. Shop for candy and baking items as well — just be sure to pay attention to expiration dates!

Other Ideas:

- Christmas isn't just red and green anymore. Look for décor in ice blue or other colors that can be used throughout the winter.
- Purchase holiday apparel for the kids for next year. Most kids grow by one clothing size and one and a half shoe sizes a year.
- Buy a yearly Christmas ornament for your child with the year on it, but purchasing it after Christmas can save you 50-75%.
- Buy your Christmas cards and address them now.
- Look for inexpensive teacher appreciation and Mother's Day gifts at bath and body stores.
- Look for solid-color red wrapping paper and decorations you can use for Valentine's Day.
- Small items marketed as stocking stuffers can make great party favors to include in birthday goodie bags.

Get the Family Organized!

January is the perfect time to buy your family's calendar ... you can save up to 75% off. In addition, you can grab non-dated calendars like daytimers/organizers, too. They make great gifts!



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