Love Halloween but don’t love all the costs that come with it? Don’t worry, this year you don’t have to buy an expensive costume or throw a massive party.

Make it a frighteningly affordable holiday with these tips.

**STREAM SCARY MOVIES**
Gather your friends, turn down the lights, and let the scares begin. Between all of the streaming services, you’re bound to find a few scary movies you’re all dying to see.

**STAGE A SPOOKY STORY CONTEST**
Which of your pals tells the scariest story? You’ll know by the number of nervous giggles and screams.

**Pro Tip:** Make sure you find the right location. Even if it’s just your dimly lit backyard, a little mood can go a long way.

**CHECK OUT LOCAL EVENTS**
Many communities have affordable Halloween-themed events. Whether it’s a creepy corn maze, a tour of an actual haunted site, or a traditional pumpkin patch, see what your community has to offer.
The holidays are great for spending time with family, remembering what matters most, and, of course, getting a break from school. But if you’re not careful, they can also get expensive. Here’s how to celebrate the season without spending too much money.

**ONE-ON-ONE GIFT EXCHANGE**
Do your friends exchange gifts? Rather than buying things for everyone in your group, choose a one-on-one exchange instead.

**EMBRACE YOUR CREATIVE SIDE**
If you have a knack for crafts, put it to use and make gifts for everyone on your list. You’ll save money, and your family will appreciate the personal touch.

**FRAME A PHOTO**
When in doubt, frame a great picture of you and the person receiving the gift. Frames are affordable and easy to come by, and everyone loves a fun photo.

Redwood Credit Union will be closed on the following holidays:

- **COLUMBUS DAY**
  Monday, October 8
- **VETERANS DAY**
  Monday, November 12
- **THANKSGIVING DAY**
  Thursday, November 22
- **CHRISTMAS DAY**
  Tuesday, December 25
- **NEW YEAR’S DAY**
  Tuesday, January 1

Redwood Credit Union will be closed on the following holidays:

- **COLUMBUS DAY**
  Monday, October 8
- **VETERANS DAY**
  Monday, November 12
- **THANKSGIVING DAY**
  Thursday, November 22
- **CHRISTMAS DAY**
  Tuesday, December 25
- **NEW YEAR’S DAY**
  Tuesday, January 1

Visit [redwoodcu.org/youth](http://redwoodcu.org/youth) and click Elements of Money to get started.